JOHN BULL

Vol. I. No. 30. | SATURDAY, DEC. 29th, 1906. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

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Letter Bag. Racing Notes, Etc.

OUT on JANUARY 1st. . .

Mind you be IN Time. . .

6D. .. NETT.

By Post Eightpence.

We MAY not print more than a billion.

WITTY CUR'S BLOOMING ALMANAC.

We MAY print less than a million.

How will you FEEL if you are left out in the cold?

Mo. Bell wrings his hands.
Will Crooks has pneumatic feet.
Jabez Balfour prefers it to skilly.
Colonel Maxse threatens to rewrite it.
Lord Roberts advertises in it.
Peter the Regicide whets his dagger.
Lord Northcliffe becomes commoner.

Sacrifice your breakfast.
Lose your lunch.
Do without your dinner.
BUT BUY JIM CROW.

SMITHS ARE STRIKING FOR IT.
WILLINGS ARE WILLING TO SELL IT

No other
ALMANAC
contains so little
INFORMATION
as
WITTY CUR'S.

Remember that your dear old Friend
JIM CROW
has condescended to edit it.

WHAT LUCK FOR YOU, if you are in time.

Give it to your Dog. Throw it at your Cat. Use it in your Bath.

The advertisements alone are worth the money.

JOHN BULL.

Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.

No. 30. Saturday, December 29th, 1906. One Penny.

NOTICES, &c.

The Publishing Office of JOHN BULL *is at* 186, *Fleet Street E.C., where all trade inquiries should be sent.*
The Editorial Offices are at 56a, *Pall Mall, S.W.*
All editorial inquiries MUST BE MADE BY LETTER.
All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

TO ADVERTISERS

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

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THEATRES, ENTERTAINMENTS, ETC.

LONDON HIPPODROME
TWICE DAILY,
at 2 and 8 p.m.
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"THE MERVEILLEUSES."
Box-office 10 to 10. Telephone 3935 Gerrard.

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"Two Minds with but a single thought."
URBANORA Up-to-date Pictures, etc.
Doors 7.45. Manager, George Scott.

The place for a QUIET LUNCH, a COMFORTABLE DINNER, and a COSY SUPPER.
THE WEST END HOTEL,
Arundell Street, Coventry Street,
PICCADILLY CIRCUS, W.

In close proximity to all the leading places of Entertainment.
EXCELLENT CATERING AT STRICTLY MODERATE TARIFF;
TABLE D'HOTE or A LA CARTE.

The Choicest Wines and Liqueurs and Finest Brands of Cigars a Specialite.
Telephone: 5812 Central. Proprietor. E. PORTA.

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Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED, Troubled, or in Difficulties.
Special experience also in Will Cases.
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DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

A happy and prosperous New Year to all our friends and all our enemies. God bless them.

The Rev. W. Armstrong Buck is vicar of Leamington. At some of the shops in that sleepy town, it appears, there are some naughty pictures, and some wicked literature—and, worse than all, there are mutoscopes, in which peeping children see terrible things, "so pernicious that a child's whole life might be ruined by looking at them." The Rev. W. Armstrong Buck, as in duty bound, protests against this degradation of his flock—and he calls them to arms. He "would like to see a man take up a hammer or stone and smash the thing to pieces, and do the same to the window of a shop where the literature was displayed." Evidently this reverend Buck hasn't a hammer himself—so we have sent him one; and we shall await developments with much interest.

There are times and circumstances in which the police seem utterly to misinterpret their functions. Take the case of Alexander Charles Stirling, a youth of 22, who pleaded guilty to stealing £7 from his employers, a firm of City solicitors. The defrauded firm were themselves anxious that the boy should be leniently dealt with, and Sir Horace Davis, the magistrate who heard the case at the Guildhall, announced his intention of releasing him under the First Offenders Act. At once Detective Dancer stepped into the witness box, and voluntarily stated that he had found at the prisoner's house "postal orders and cheques relating to a previous theft." The prosecutors explained that the prisoner had never cashed them, and that they did not charge him with that offence, in any case. After the detective's evidence, however, Sir Horace Davis declined to release the prisoner, and sentenced him to two months' imprisonment with hard labour. The interposition of Detective Dancer shows how eager the police are to get a conviction, and we are surprised that the Alderman was turned from his merciful intentions. A little timely mercy, which would not have strained justice in any way, might have won back this young fellow to honest paths. As it is, he is branded as a gaol bird for life.

No doubt Sir Horace Davis will answer that it is his duty to do justice. But here he had a discretionary power, and we can only feel sorry that any magistrate should use it to deprive any human creature of the one chance which might save him from utter ruin. One gets sick of the everlasting cant about "justice." The best of us does not want "justice." The best of us would shrink from "justice." The best of us could not look in the face of "justice" and bid it judge us. What is wanted in this world is a little less "justice" and a little more mercy, and if our Christianity was anything more than a word on the lips, there would be fewer prisoners in our gaols and fewer homeless poor in our streets. "Justice" is not Christianity. Christianity is mercy.

Mr. T. W. H. Crosland has broken out with another sixpenny weekly. This time it is called the *New Review*. It has not many pages, but the quality makes up for the lack of quantity. At times it is very funny, and we should not be surprised to learn that it was almost entirely written by Mr. Crosland, right up to the advertisements. Some of the merriest columns are at the expense of poor old *Punch*. The most trenchant criticism, of course, is to quote some of its alleged jokes, and this Mr. Crosland does with a heavy hand. He points out that they all have "a pronounced family likeness to each other, inasmuch as they are all made to end with double notes of exclamation." He imagines few people will wade through to the end without indulging in treble ones. Every now and then we seem to detect a trace of Jim Crow's Roman hand in the *New Review*. It is certainly very good.

This is Christmas time, so we may be pardoned for pointing out that one of the best Christmas books we have seen is Lord Alfred Douglas's "The Placid Pug" (Duckworth and Co.). It contains much sound philosophy:—

"If Pugs, like Sharks, were brought up in the sea,
And forced to swim long miles to find their food,
Tutored to front the Hake's hostility,
And beard the Lobster in his dangerous mood,
Would not their lives more sane, more useful be
If Pugs, like Sharks, were brought up in the sea?"

And this "Poem for the Proud" commends itself to one of our contributors:—

"The Crow displays a splendid scorn of pelf
Backed by invulnerable self-restraint.
All specious arts he lays upon the shelf,
And, being free from every prismal taint,
He keeps himself entirely to himself.
Bravo
The Crow!

This is the season when drunken loafers fill our streets, accompanied by their women and their young, and make the welkin ring with raucous versions of Christmas carols. They bellow forth sacred words to the accompaniment of oaths and hiccoughs and ribald laughter. They ring door-bells, they molest decent folk, they cringe and bully in their zeal for the collection of undeserved alms. Theirs is the prostitution of what was once a graceful, pleasing custom, and no self-respecting person will encourage their profanity. Indeed, it is high time that the police interfered and compelled such vagabonds to pass on. We have every sympathy with poor people in any legitimate effort to turn an honest penny, more especially at a season popularly associated with goodwill; but modern carolling is no less degrading to the performers than it is distressing to their victims.

It is often difficult to distinguish between true and false philanthropy, so we make no apology for recommending the annual sandwichmen's dinner fund, organised by Mr. W. M. Thompson, editor of *Reynolds' Newspaper*. We attended their dinner one year, and were deeply impressed by the orderly, respectable appearance of all those care-worn, unhappy outcasts of society. One day in the year, Mr. Thompson gives them a good blow-out and sends them away with a ray of happiness in their dismal lives. He also presents them with what clothes he can collect, some tobacco, and a little money, so that their immediate anxieties are allayed. All credit to *Reynolds'*.

We can quite understand that the parishioners of the Rev. Anthony Lefroy, the Vicar of Appleshaw, are by no means satisfied with the position of affairs there, even in face of the withdrawal in court by Captain Gillespie, at the recent Hants Assizes, of the aspersions he had cast upon the reverend gentleman's moral character. None of the Vicar's opponents are prepared to identify themselves with what Captain Gillespie said concerning Mr. Lefroy, but they do not like certain admissions made in the witness-box by Mr. Lefroy himself.

Here are some of them. He separated from his wife by mutual consent in 1887, and in the following year he took a young girl named Emma Smith into his house as "cook and housekeeper." She was a farm-labourer's daughter. Acting on his doctor's orders, who prescribed for him "a cheerful companion," he, in 1892, promoted Miss Smith to that position, permitted her to share his meals, and took her away on his holidays. Sometimes she slept in a bedroom adjoining his, and when she was ill he said prayers in her room, morning and evening, and had tea there. These arrangements more or less continue at the present time. Mr. Lefroy and Miss Smith, whilst admitting these facts, denied that there ever was the slightest undue familiarity between them, and so far as Captain Gillespie may be said, in his libel, to have made such an insinuation, he withdrew it.

The parishioners at Appleshaw appear, however, to think that a clergyman is the last person who should throw conventionalities and appearances to the wind and pursue a mode of life which the discreet layman takes some pains to avoid. The Rev. Mr. Lefroy would have had only himself to blame if a less favourable construction had been placed upon his conduct by a matter-of-fact and cynical jury.

Now that the complete list of punishments in the "On the Knee" scandal at Portsmouth Naval Barracks is known, it is possible to say that justice has been done swiftly and completely. We cannot help contrasting the vigorous methods of the Navy in a matter of this sort with the rather feeble way in which Mr. Haldane dealt with the delinquents in the Army Stores scandal. If the War Office had taken a lesson or two from the Admiralty years ago the Army would not be so often in the melting pot as it is in these days.

The "On the Knee" order was a disgraceful one to give for other than drill purposes, and it would never have been given by Lieutenant Collard, a mere boy in the Service, if he had not taken example from his superiors, and if he had not assured himself in advance that they would not disapprove it. It was the order of a young upstart dressed in a little brief authority, and though a riot such as that which occurred at Portsmouth can never be excused, it can at all events be palliated when regarded in the light of the circumstances which provoked it. So that Stoker Moody's sentence is reduced by two years, and Stoker Day's to six months, and Lieutenant Collard has been severely reprimanded; Commodore Stopford is "relieved of his appointment," Commander Drury-Lowe superseded, and Commander Mitchell "relieved of *his* appointment." The officers talked a good deal about discipline at the Court Martial. We hope they will like it now they have got it.

The reversal by the Law Lords of the judgment of the Court of Appeal in the West Riding case was a good deal more unanimous than were Curran's fleas. After all, there never was any question as to what the late Government meant by their Bill. The only question was whether they meant one thing and the draughtsmen had expressed another. The Law Lords now say in effect that intent and words are a delicious harmony. So all's well that ends badly.

The new South African Constitution is Radicalism limited by over-caution, but undoubtedly it is one which the Orange River Colony would never have obtained

under a Balfourian Government. It is, in fact, a handsome New Year's gift, even with all its defects on its head. The first Chamber is elected by manhood suffrage, and members will be paid, so the second Chamber can be forgiven its existence as long as it lasts. Meanwhile, England has neither manhood suffrage nor paid members. It treats the conquered race better than it treats itself. Never again let it be denied that we are a magnanimous people.

That was a peculiar slip of the tongue made by a creditor in the Brentford County Court the other day. "I can't get the debtor to pay," was his sorrowful complaint, "because all his money is tarnished." "Garnisheed," of course, he meant. This reminds us of that famous Asquith slip. "I do not," he said, "care one tit or jottle."

Then there was the politician at the Guildhall banquet who followed a speaker to whom he intended to pay the compliment of saying that he was "as pat as a box of preserved figs." But what he actually did say was—well, it is obvious. Then you will perhaps remember the old lady who tripped up the aisle to her pew and found a stranger there. "Excuse me," said she, in her embarrassment, "but I occupew this pie." We recall, too, the pathetic case of the barrister who informed his lordship that the distance between two certain points was just a mile as the fly crows. "No, no," said the judge, "you mean as the cry flows." "No, my lud," exclaimed the learned counsel, "I mean what I say—as the flow cries."

The other morning a man stood in the neighbourhood of Piccadilly playing, of all sad tunes, "The Honeysuckle and the Bee,' playing it, too, as if he had been out all the previous evening. He reminded one of that cornet player who, coming from a festive gathering, ran into a bellowing bull. "W-who said y'were a player?" he remarked thickly. "I-I'll blow-ow y' low E f-for a quart." At that moment the bull uttered another mighty roar, and then knocked him over. "W-well," he remarked, as he picked himself up, "y-you may be a str—(hic)—a strong man—(hic)—b-but y-your'e no—(hic)—musician."

Pardon these frivolities. It's New Year time. It is also the feast of St. Turkey—and chestnuts go well with turkey. They make capital "stuffing."

The Bill deposited in Parliament seeking powers to construct a tunnel between England and France has our blessing, whether it ever receives our personal patronage or not. Still, it is possible that many people who do not like the top of the channel in a ship will prefer the bottom of it in a train. Others, too, may yearn to take a pleasant Sunday afternoon's walk from Dover to Calais, or from Calais to Dover, according whether they are Saxons or Mossoos. Certainly a footway ought to be insisted on, and that footway should be free. The tunnel would then become not only a railroad, but a public highway between England and France. It will be quite safe, and the smell won't be unduly horrible if electric traction is adopted for the trains.

Some one has sent us the *Police Review and Parade Gossip*, in which we find two special articles on the subject of allowing the police a weekly day of rest. We have not had time to look through these contributions, but nothing will alter our opinion that it is both just and expedient that policemen should have at least one clear day's rest a week. The answer which the Home Secretary has from time to time given as to the expense involved has never impressed us as having any solid foundation, for, whatever the expense, it would be a good investment.

When the Court of Appeal gave its famous West Riding decision, the *Star* hailed it as a complete justification of the "passive resisters." Now that this decision has been reversed by the House of Lords, the same paper tells us "the Divisional Court and the passive resisters turn out to be perfectly right and the Court of Appeal turns out to be perfectly wrong." In other words, when the Court of Appeal was in their favour, then from a legal standpoint the "passive resisters" were right, and when the House of Lords is against the Court of Appeal, then we presume from a *moral* standpoint these "passive resisters" were equally right. We remember that on the eve of the last General Election the *Star* called upon the voters of South Hackney to support the unauthorised Liberal candidate, who opposed ourselves, in the interests of "purity." And when this self-appointed apostle had been severely trounced, and the two other divisions of the borough had gone against the late Government, we were amused and edified to read in the *Star's* leading article of the following day, "*We* have won the *three* Hackneys." Perhaps though, after all, our ruddy contemporary was right. Nothing assisted us more than its opposition.

We are most reluctant to harp upon the unhappy subject of Mr. Chamberlain's health. We cannot, however, help observing how, slowly but surely, the truth is being recognised. The *Daily Chronicle* now comes forward with the "exclusive information" that the right hon. gentleman has completely lost his memory. Of course, however, there has been "no paralysis"! Would not it be better for the family, without further delay, to take the public into its confidence?

John Bull's Biscuits.

AWARD NO. 144.

For allowing Christmas cards having such phrases as "With best regards" written thereon to go through the post for a halfpenny, but insisting upon those containing the words "With love" bearing a penny stamp,

THE POSTMASTER-GENERAL
TAKES THE BISCUIT.

AWARD NO. 145.

For saying, at the meeting of the H.E. Proprietary, Ltd., that "a capable miner can earn, by ordinary exertion, from £50 to £80 per month on the Rand,"

MR. C. F. TAINTON
TAKES THE BISCUIT.

AWARD NO. 146.

For stating that the inmates of Marylebone Workhouse received with cheers the announcement that they would be given aerated waters instead of beer this Christmas with their dinners,

A MARYLEBONE GUARDIAN
TAKES THE BISCUIT.

AWARD NO. 147.

For publishing the "Fortnightly Review" once a month,

MESSRS. CHAPMAN AND HALL
TAKE THE BISCUIT.

AWARD NO. 148.

For pawning his landlady's sheets and handing to her the proceeds in settlement of back rent,

A TONBRIDGE LODGER
TAKES THE BISCUIT.

AWARD NO. 149.

For stating that a horse 'bus beat a motor 'bus by 150 yards between the Strand and the Bank, and that this result was not influenced by the congestion of the traffic,

JUDGE SMYLY (of the Shoreditch County Court)
TAKES THE BISCUIT.

AWARD NO. 150.

For giving a poor woman a letter of recommendation to the Marylebone Magistrate for assistance from the poor-box, with a view to himself receiving the amount for rent due to him,

A MARYLEBONE SLUM LANDLORD
TAKES THE BISCUIT.

IN THE CITY.

Cheap Power.

Any scheme connected with the Victoria Falls must deal largely with water, so one cannot be surprised at the huge capital of the new Electrical Power Company. Moreover, the Chartered Company always likes big things. When it fails, it likes to fail gloriously, for millions to see its mighty enterprises come down amidst a rattle of coronets. There is nothing cheap about the Chartered Company, there will be nothing cheap about it even when its shares reach par.

It is to be a wonderful thing, that Victoria Falls Company. One has only to look at the list of trustees, directors, and experts, to see that every class is represented, from the Premier Marquis of the Realm to the first chairman of the Rhodesia Cold Storage Company. Chivalry and cold meat, the middle ages and the jungle, join with the wily and long-named Teuton to bestow on the poor Rand the benefits of cheap electricity. One can imagine the jubilations of Johannesburg when the current reaches it. The Labour question and every other question will be solved. The agitators and the Chinamen can be electrocuted, and with cheap power the golden age will begin in real earnest.

It's a splendid scheme and a splendid company; although, perhaps, one would have liked to see another duke or two on the board, and one or two ordinary business men who have not been connected with previous failures. But, after all, these additions would probably make little difference to the final result. It should be enough for the public to remember that the men who are promoting this great enterprise also fathered the Chartered Company, the Charter Trust, the Beira Railway, and the Rhodesia Cold Storage, mighty schemes whose estimated dividends at least were enormous.

There is only one puzzling point about the scheme. One fails to see why the Rand is to have the first cheap power, the cost of which, by the way, is dismissed in a few airy words. Why not Rhodesia? Surely charity should begin at home, and for years we have been hearing about the marvellous progress of the Northern territory. Judging by the capital sunk in Rhodesian mines, that country ought to require all the horse-power which is soon to be available. But, no; the prospectus dilates on the Rand and its needs, and practically ignores Rhodesia, which is unkind, though perhaps wise. The name is hardly one wherewith to charm the investor, even when a duke and a marquis are thrown in gratuitously.

The company acquires an exclusive right to deliver power from the Falls to the Transvaal. One is glad to see that. It would be awkward and annoying if some other concern started supplying a cheaper brand of electricity after getting hold of a rival duke and marquis of its own. But now there is no fear of that. The Victoria Falls Company need dread no opposition, unless the only Leopold starts a turbine station at the Stanley Falls. But that is scarcely likely, for Leopold likes dividend-paying concerns.

A Remarkable Certificate.

We have seen some remarkable auditors' certificates, but we think that of Messrs. Cooper Bros. and Co., attached to the balance sheet of the United Rhodesian Gold Fields, Ltd., would be hard to beat. In order that we may do full justice to it we quote it *in extenso*:—

> In accordance with the provisions of the Companies Act of 1900, we certify that all our requirements as auditors have been complied with, and we report to the shareholders that we have audited the general balance-sheet and the profit and loss account with the books and accounts in London and accounts from South Africa. Evidence of title to three interests in syndicates included in "purchase of properties" has not been available for production to us. The shares and debentures of other companies are entered at the directors' valuation. About one-third of this represents shares having published prices, but they are taken at a value considerably in excess of such prices. We are not able to verify the value of the remainder, nor of the properties and a part of the sundry debtors. In our opinion, such balance-sheet is properly drawn up so as to exhibit a true and correct view of the state of the company's affairs as shown by the books of the company.

Truly a remarkable expression of opinion. Title to large interests is not to be found. Shares are valued considerably in excess of market prices. It has been impossible to verify the amount attributed to sundry debtors. And yet in Messrs. Cooper Bros. and Co.'s opinion "the balance sheet is properly drawn up!" It would be interesting to know what they would consider an improperly drawn-up balance sheet. For the rest, the Company is in anything but a prosperous condition. It has had to write down the value of its assets to the tune of £480,856. The accounts show £20,451 1s. 4d. on the debit side of profit and loss, and £528,472 6s. 4d. on the credit side of the balance sheet, figures well rounded off by Messrs. Cooper Bros. and Co.'s certificate.

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The Guarantee of the Chartered Company.

The shareholders of the Chartered Company have put nearly five millions of money into it, taking only the face value of its shares. At one time these shares were quoted at nearly £8 apiece; even now they cannot be got at under 32s. The Company was incorporated as far back as 1889, and it has never paid a dividend, nor is there much likelihood of its doing so. Under these circumstances, it must have been with some surprise that the more ingenuous of its shareholders read the following paragraph in the prospectus of The Victoria Falls Power Company, Limited:—

> The British South Africa Company will pay interest at the rate of 5 per cent. per annum during the construction period ending 31st December, 1908, upon the amounts for the time being paid up on the Preference shares from the dates of payment of the respective instalments.

Why should the Chartered shareholders be called upon to pay this 5 per cent. dividend on £625,000 of the capital of another company? Charity begins at home, and if the Directors of the Chartered Company have surplus cash available for paying dividends (which, of course, they have not) they should distribute it among their own shareholders, instead of handing it over to a new company in which they happen to have an interest.

The Sovereign Sickness, Accident and Guarantee Corporation.

A correspondent sends us the following letter. It would seem to indicate a new departure in insurance management methods, if the remark is applied to responsible insurance companies, and one not to be commended.

> Sovereign House, Fenchurch Buildings, London, E.C.,
> December 15th, 1906.
>
> Dear Sir,—In reply to your post-card of the 13th inst., respecting our advertisement in the "Telegraph" for secretary, I have pleasure in enclosing you herewith copy of our memorandum and articles of association, prospectus, and policy.
>
> The company was originally established in August, 1904, and has secured a large amount of sickness and accident business, also fire business. In addition, I may mention that we have concluded treaties with several important foreign insurance companies for re-insurances.
>
> In view of the fact that the company intend further extending their operations for other classes of insurance, we require additional assistance to cope with the increased work, which this will entail.
>
> The capital of the corporation is £40,000, of which about £8,000 has been taken up, and we would be prepared to give an agreement for not less than five years to a suitable man.
>
> The £500 referred to in our advertisement is for shares in the capital of the company, and the whole of the money utilised for the extension of the business.
>
> I should be pleased to meet you here any time you are in London, when I could give you fuller particulars than is possible by correspondence.—Yours faithfully,
>
> William R. Snell,
> Managing Director.

"Additional assistance to cope with the increased work" should be provided for by the ordinary funds of the Company unaided by forced contributions from the staff. The Company has taken power to increase its capital, and if its position is as stated by the Managing Director it should have no difficulty in getting such additional capital as it may require.

American Controlled Mines.

At the recent meeting of the *Dolores* a shareholder complaining of the serious delay in the reception of news from the American board of the Esperanza expressed the hope that the London directors of the former Company would follow a different policy. He received an assurance from the chairman that the cables and reports would be prepared in duplicate at the mine, and despatched to New York and London at one and the same time. This is a step forward, but why with a company the shares of which are held almost exclusively in this country should New York receive this privilege which, with important mail news, will give the directors there a great advantage over the London market. Mining is always a speculation—when the property is American-controlled it becomes a sheer gamble.

The Anglo-Japanese Bank.

The Secretary of this Bank has informed us that it has been duly registered in Japan, and is now fully constituted for the transaction of business in that country. The General Manager there says the outlook for business is promising. Mr. Kadono has just arrived in Japan, and his presence there during the next few weeks should be of much advantage to

the Bank. The London office, 70, Cornhill, has been open for the transaction of business since the incorporation of the Company.

The Standard Life Assurance Company and its Policyholders.

A correspondent sends us the following instructive correspondence that has passed between him and the Company. The first letter is a request for a copy of the last balance-sheet and valuation, which is sent. Our correspondent then writes as below :—

I am a with-profit policyholder in your company under policy No. ——, and have learnt with no little disappointment that there will be no bonus to policyholders for the past five years. This is not at all what I was led to expect when I was induced to insure with your company.

It does not appear that the shareholders have in any way suffered by the unfortunate results of the last five years' working, and I shall be glad, therefore, if you will kindly explain the exact relative positions of the shareholders and policyholders in your company as regards profits.

In your prospectus you state that the shareholders are satisfied with the interest on their paid-up capital, and the profits on the non-participating business. Presumably, therefore, the whole of the participating profits go to policyholders. If this is so, it seems to me that separate accounts should be maintained for the profit and non-profit business, and that the policyholders are entitled to have full particulars thereof supplied to them.

The Company wrote :—

We are in receipt of your letter of the 14th inst., and, in reply, we equally regret that the directors have deemed it wiser not to pay a bonus this quinquennium, which we, with yourself, had fully anticipated.

We would wish to point out to you in our annual report that the company has had a more successful five years than ever before in its history, the expenses being smaller, and the business larger than ever.

The directors took the steps above-mentioned for several reasons, one of the main reasons being the reconstruction of the company, particularly as regards the mortality table, as there has been a new one published, which every company will ultimately be compelled to use.

Another reason which has weighed with the Board is the inclination on the part of Colonial and other Governments to make the conditions upon which business may be conducted more and more exacting as to the reserves, and the Board have felt that it is of great importance that in any case, should there be a risk of their having to comply with the Government requirement for reserves based upon tables or rate of interest stricter than those in use by the company as a whole.

You will also please note that £188,556 1s. 1d. has been placed to the reserves, which is larger than has ever been made in any five years since the company was commenced.

We can only quote one instance of an insurance company who have already done as we have done, and have come successfully through the ordeal, having declared no bonus for five years, but at the next quinquennium having paid a larger bonus than ever before.

We feel confident that at the next declaration of profit the Board will see their way to paying a much larger bonus than has ever been paid before.

The accounts are made up according to the requirements of the Acts of Parliament applying thereto.

In reply to your question re the shareholders, we would wish to point out that they have suffered from the fact that the usual bonus has not been paid to them.

Our correspondent answered as below :—

The prospectus under which your business has been secured states that the shareholders are satisfied with the profits on the non-participating business, and the interest on their paid-up capital.

Will you kindly state if this has been observed during the last five years and previously?

Or, in other words, will you say exactly what relationship the policyholders and shareholders have with regard to the profits of the company?

Will you please state whether separate accounts are kept with regard to the business of the participating policyholders, and, if so, whether these are open to the inspection of the policyholders?

The Company rejoin :—

In reply to what you say as to the position of policyholders and shareholders with regard to the profits of the company, we may state that the whole question of the application of profits is one in connection with which the directors possess full discretionary powers derived from the company's Act of Parliament of 1839, where it is enacted that the ordinary directors shall always be entitled "to lay aside and accumulate such part of the profits of the company as they shall judge proper and expedient, and to dispose of the same from time to time as may appear to them best for the advantage and security of the said company."

Our accounts are not open to inspection by policyholders, and we regret that we cannot make an exception in your case.

The final letter of our correspondent is as below :—

It is a matter of no concern to the policyholders what powers you may possess under an 1839 Act of Parliament. The point which does matter is that you have been accepting business under a prospectus dated 1903, which contains a special stipulation that the shareholders' profit is to be limited to the interest on their paid-up capital, and the profit from the non-participating business.

You will surely not maintain that this undertaking is a bait held out to prospective policyholders which has no further value.

The correspondence closes with a letter from the general manager, saying that he can only state that "the management was satisfied as to the accuracy of the statement made in the Report of 1903 to which you refer."

Surely it is possible for some arrangement to be made for united action to be taken by the with-profit policyholders if, as we understand, counsel is of opinion that it can be taken successfully.

The Latest Discovery.

Recently we said a syndicate was formed for diamond hunting on an unnamed island somewhere off the coast of Africa; now there is one to work a wonderful gold reef 21 miles long, somewhere in England, which, according to the chairman of the syndicate, as reported by a daily contemporary, "will rank high among the gold producers of the world. . . . We shall solve the problem of the unemployed," continued the seer, "and settle the question of the gold reserves." Next please.

ANSWERS TO QUESTIONS.

LOAN UPON LIFE POLICIES.—H. B. (Hampstead).—The basis of calculation would be the surrender value.

HUNGARIAN LOTTERY.—H. G. H. (Merthyr Tydvil).—It is about right. You are lucky in getting a prize. We should not tempt fortune a second time.

VARIOUS SHARES.—BUTCHER (Hornsey).—We should sell the frozen meat shares. The other shares you mention are, as you say, worthless.

ESTATE MONIES.—WILLING.—It would be impossible for us to express an opinion upon the hotel investments without particulars, which you do not supply. If you care to send them to us we will reply under cover.

SWEETMEAT AUTOMATIC.—SWEETMEAT (Cockermouth).—We should hold for the present.

BIRKBECK BANK.—C. H. (Hackney).—Safe, yes. None safer.

CANNAN'S SOAP COMPANY.—M. F. (Staines).—Our forecast of the future of the company is not a very sanguine one.

MARTIN BULL.—J. B. (Shepherd's Bush).—Put it in the waste paper basket.

PLANET BUILDING SOCIETY.—A. B. C. (Lamb's Consuit).—It is a very respectable Society.

CUNLIFFE RUSSELL AND CO.—P. D. (Treluswell).—Have nothing to do with these people unless you want to pay about 30 per cent. more for your bonds than you could buy them for elsewhere.

ENDOWMENT ASSURANCE.—W. H. W. (Hackney).—We do not think you could do much better than with the Scottish Life.

SAFE INSURANCE.—CIVIL SERVICE (Box 145, Bloemfontein, O.R.C.).—We have not the knowledge of the standing of your local insurance companies that would enable us to give you any useful advice. With respect to the New York Life Insurance Company, there can be no doubt as to its financial stability, notwithstanding the heavy losses that have accrued from bad and extravagant management, but we cannot advise you to take out a policy in it. Assuming that you have no really good and sound local office, you had far better take out a policy in one of the leading London offices, as, for example, the Hand-in-Hand, to name one of many. You will then be sure of fair and straight treatment, which is much more than can be predicated of any American concern.

THE MUTUAL PROPERTY INVESTMENT AND ACCIDENT COMPANY.—CURIOUS (Glasfryn Forest, Fack).—We have no reason to suppose that it is not in a satisfactory position.

WM. TYLER AND CO.—H. (Chislehurst).—We cannot answer your inquiry as to the legal liability of these people for monies alleged to be due by them to you as balance of account without fuller information than you send us as to the transactions between you. According to the contract note enclosed in your letter, it would seem that you bought Tintos at 75 and sold at 72.78 ex div. Even if you can prove that there is a balance due to you, you would still be faced with the difficulty of the Gaming Act if it were pleaded in court. If, however, you can show that your £15 was not swallowed up in cover, it would be another matter. If you let us have the further particulars, we will advise you to the best of our ability.

MUTUAL RESERVE LIFE INSURANCE COMPANY.—F. F. C. (Doncaster).—We never had a high opinion of this company. Unfortunately for you it has no longer a London office, and we fear you and other English policyholders are very much at the mercy of the people in America.

LYONS.—W. H. M. (Russell Square).—We take note of your ingenuous theory as to the general heavy drop in Lyon's in December. There may be something in what you say.

EAST FLORIDA SILVER LEAD MINING COMPANY.—A. W. (Eastbourne).—The certificate is of no value.

VARIOUS SHARES.—JOHN JONES (Glamorgan).—They are all of a very speculative character.

CHAMPION REEFS.—G. B. (London).—See our replies on page 701 in our last issue. The purchase would be very speculative.

EGYPTIAN MINES EXPLORATION COMPANY.—EGYPT (Leyton).—We should sell upon any favourable opportunity, should such opportunity occur.

THE UNITED RHODESIAN GOLD FIELDS, LIMITED.—A SHAREHOLDER (London).—We agree with all you say about this company and its management. You will find some comments *supra*.

COSMOPOLITAN PROPS.—C. P. H. (Twickenham).—This company is largely interested in Deep Leads.

SINGER CYCLE COMPANY.—W. N. M. (Fleet, R.S.O.).—We think these shares a fair speculative purchase at their present price, but not very inviting. The report just issued shows that the company is improving its position, but only very slowly. The ordinary shares are still a long way off a dividend. The debit balance is reduced from £5,757 to £3,341, which is satisfactory as far as it goes, but then it does not go very far. The concern got into its present position because it did not march with the times, and allowed more wide-awake competitors to make headway at its expense, and we are not quite satisfied that even now they have fully mastered the moral of it.

MARGINAL INVESTMENTS.—H. C. (Shoreham).—Have nothing to do with them.

SAFE-DEPOSIT.—ELECTOR (Chester).—We should prefer to go to the Birkbeck Bank. The slight gain in interest does not compensate for possible risk. The Birkbeck is as strong financially as any Bank in England.

LIFE AND HEALTH ASSURANCE ASSOCIATION.—W. S. H. (Stone).—Do you mean the Life Association of Scotland? Surely not.

GENERAL FRIENDLY COLLECTING SOCIETY.—A. K. (Hulme).—We have no information.

FARROW'S BANK.—FROM THE FIRST (Clapton).—We have no reason to think otherwise.

EAST AFRICAN COLD STORAGE.—W. W. (Islington).—We should let your friend keep them.

THE SAVING INVESTMENT AND BANKING CORPORATION.—A. F. E. B. (Liverpool).—We have no information respecting it.

FARROW'S BANK.—BIJOU (Uxbridge Road).—No.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—J. C. C. F. (Sidcup).—We are obliged for the magazines and your minute statement, both of which shall have attention.

SOVEREIGN ASSURANCE COMPANY.—A. B. C. (Bucks).—If this company wants a secretary, to whom it offers a salary of £156 per annum on the condition that he invests £500 in the shares of the company, and on that condition only, we do not advise you to apply for the berth.

HOME RAILS.—TASSEL (Wigan).—All three are likely to show some little improvement with the advent of the New Year.

CARGO FLEET.—SHAREHOLDER (Durham).—It is much as we hinted. There has been a heavy fall in net profits, but it is only fair to add the observation of the directors that "the company has not had the advantage of all the Talbot furnaces, nor of the finishing mills, and a large part of the machinery till a late period of the year."

PEOPLE'S BANKS.

Persons interested in the subject of People's Banks should send a Post-card to

MR. THOMAS FARROW.

29, New Bridge Street, London, E.C., for a free copy of his new and instructive publication,

"THE POST OFFICE DEPOSITOR."

or, THE DISCOURAGEMENT OF THRIFT A Case for People's Banks."

AMONG THE BOOKS.

By Frank Harris.

[*Our brilliant literary and dramatic critic reviews "From Midshipman to Field-Marshal."**]

AN ENGLISH MIDDY

This is an extraordinary book: it is full of incidents from beginning to end: on every page something new happens, and often something of historical importance. If a life of action is the thing most admired by this people of adventurers, who have conquered and colonised half the temperate zone, then it would be hard to find a book which should be more admired than this one. It reminds me on almost every page of "Robinson Crusoe." If there had been any art in the planning of the book; if the incidental and trivial had been ruthlessly shorn away, and the two long volumes cut down and recast into one, this book might have given us an even better picture of the English adventurer than Defoe's masterpiece.

No Artistic Plan.

But the book has no art in its architecture: it purports to be a history of Sir Evelyn Wood's life, and it is without high meaning or purpose, without climax or crisis as life usually is to the inartistic. The incidents are nearly all concerned with courage, and gradually pall upon one: the beads on the string are innumerable; but each has a sort of resemblance to the other, and after we have passed over a hundred, or a hundred and fifty, we toss away the chaplet of adventures: there is nothing new to be learned from them, nothing new to be gained, no nutriment for the spirit in these excursions and alarums.

No Art in the Drawing of the Character.

And what is worse still, there is no art in the drawing of the character. In the first fifty pages Evelyn Wood presents himself to us as a typical English middy: keen as mustard in his duties, perfectly disciplined, and full of hero-worship for Captain Peel and other leaders, rating courage, indeed, and endurance of pain higher than any other virtue, or any other gift; a born fighting man. But as he paints himself in youth, so he is throughout the piece: he doesn't alter or develop in any way: as a Field-Marshal he is a typical English middy; spoiling for a fight at sixty or seventy even more naively than at sixteen or seventeen. It is this which makes the book seem endlessly long, this sameness in the character of the protagonist: there is no growth or development in the personality; no mental evolution. As a lad he interests us: the first fifty or a hundred pages are fascinating; but from there to the end of the second volume, six hundred pages further on, the same traits are repeated again and again and again to weariness of the spirit.

A Middy; Not a Field-Marshal.

What a middy, we say at first; never was there a better picture of one drawn! A little bull-terrier, quivering from head to foot with eagerness, fighting power in every line of him! But in a Field-Marshal we want something more than this; we want brains, the faculty of understanding men, and of calculating forces and chances; above all, the power which the young Napoleon had of lifting the spirits of every man under him to a higher, intenser faith, the flame of genius, in fact, lanterned to steady light-giving by clear reflection. A dozen qualities, all intellectual, should meet in a Field-Marshal, and these are all conspicuous by their absence in this book, which, therefore, supplies unconsciously a very trenchant criticism of our Army.

The Army We Deserve.

It was said of Redvers Buller before he went out to South Africa that God had made him a sub-lieutenant, and no Cabinet could make him a leader of armies. So God seems to have made Evelyn Wood a typical middy or subaltern, a first-rate fighting man as a subordinate; but utterly out of place as a commander-in-chief. This book proves what has long been suspected, that the qualities of courage and discipline are altogether over-rated in the English Army, or else it would be absolutely impossible for a middy ever to be made a Field-Marshal.

All through the war in South Africa there was too much discipline among our soldiers, too much headlong, headstrong courage in men and officers; no leading, no brains, no intellectual appreciation of the position or of the enemy's strength. Instead of playing ferryman on the Tugela it was perfectly easy for Redvers Buller to have turned the Boer flank in the first week as he turned it after two months, without the heart-breaking, disastrous defeats that lay between. But there was no quality in Redvers Buller save the quality of a sub-lieutenant, and so our guns were lost at the Tugela, and we were thrashed out of Spion Kop, and beaten here and beaten there till the wonder was that our men would face the Boers at all after such hopeless, heart-breaking experiences.

But the point which has been missed, and by far the most important point, is that our army is an exact reflection or image of what the majority of Englishmen want and admire. When Englishmen learn to respect brains even more than they respect courage, and generalship more than hard slogging, then the army will quickly become a great instrument of war such as no Cardwell or Haldane ever dreamed of. But so long as Englishmen dislike and distrust brains, and admire courage and endurance above all things, so long will the army be a mere epitome of these national characteristics. Some day or other, for the day will certainly come, Englishmen will be tried higher than they have ever been tried yet: some day or other we shall have to find brains, and trust them, or cease to exist among the nations; it will be well for us then if the brains are forthcoming. Up to the present courage has been sufficient for us as a rule; if only just sufficient, as in South Africa, and sometimes hopelessly insufficient, as in the war with the North American Colonies; the lesson is there for all who run to read.

The Fine Part of the Book.

But after noticing these shortcomings, it is an infinite pleasure to go back to the fine part of the book, the first fifty or a hundred pages in which Sir Evelyn Wood paints for us an English middy, to the life. The first words, even, are curiously characteristic:

"The Woods, from whom I am descended, were for hundreds of years owners of Hareston Manor, Brixton, a small village near Plymouth. . ."

Evelyn Wood then traces his mother's people from a John Michell, who represented Truro in Parliament in the reign of Elizabeth, down through Admirals and "people of importance," and at length comes to his subject:

Sir Evelyn Wood's Boyhood.

"I was born at the Vicarage, Cressing, a village near Braintree, Essex, on the 9th of February, 1838, the youngest son of John Page Wood, Clerk in Holy Orders (he succeeded to the baronetcy in 1843), who was also Rector of St. Peter's, Cornhill, in the city of London. My father, educated at Winchester and Cambridge, visited as a lad the field of Waterloo a few days after the 18th of June, 1815, and brought back the small book (an account-book, carried by soldiers of all European armies, showing their service, with statements of pay received, and due) of a French soldier, killed in the battle. This book, which I still possess, has within its leaves a carnation, and belonged evidently to a Reservist who had been recalled to the colours in 'The Hundred Days.'"

As a child, Evelyn Wood complains that he had little instruction: "When I went to the Grammar School, Marlborough, in February, 1847, I could only read words of one syllable. This I was ashamed to admit, and was greatly distressed when as a first lesson the master gave me two lines of Latin to learn by heart. . . . After two years at the Grammar School, where boys were sufficiently fed, but caned severely for false quantities, I went to the College at the other end of the town. The food was poor and scanty, yet I preferred the College to the Grammar School, from (? for) the greater liberty we enjoyed. I gave no trouble while at the College, or at least escaped adverse notice, till December, 1852, when unjust punishment made me anxious to leave the School for any place, or for any profession."

The Headmaster, who seems to have been a weak pedant, punished young Wood unjustly, flogged him, in fact, in front of the Form; Wood thereupon begged his parents to let him leave the school, offering even to go into the Merchant Service, but in the nick of time he unexpectedly received a nomination for the Royal Navy, passed the examination, joined H.M.S. *Victory* on the 15th of May, and five days later was transferred to H.M.S. *Queen*, 116 guns. Incidentally, in this first page of the second chapter Sir Evelyn Wood gives an astonishing picture of one of the smartest ships of the Navy in the middle of the last century:

A Smart Ship and Captain.

"The *Queen* had just returned from the Mediterranean, where she bore the Vice-Admiral's flag, and was by universal consent allowed to be the smartest three-decker in the Fleet. She 'held the record' for reefing topsails. . . .

* "From Midshipman to Field Marshal," by Sir Evelyn Wood, F.M., V.C. (Methuen).

In 1853 I saw this operation, which was not directly useful when completed in such haste, for the greater the speed the more ineffective was the reefing, done many times in 63 seconds; but in 1851 the *Queen's* men did it more than once in 59 seconds. Such almost incredible rapidity was in a measure due to the Captain, a man under whose command I now came for a few weeks. He was a strongly-built, active man, much feared, and still more disliked, by all hands on account of his severity. Nevertheless, he was respected for his activity, indomitable courage, and practical seamanship. . . .

"A few days after I joined, when we were weighing anchor from St. Helen's, Isle of Wight, and had got the stock of our best bower anchor awash, the forecastle man, whose duty it was to shin down the cable and pass a rope through the ring on the stock, to run a hawser in order to 'cat' the anchor, twice went half-way down and then climbed back, fearing to be washed off the stock, for the ship's bow rising and falling quickly, gave but little time to pass the rope, and each time the bow fell, the stock went out of sight under water. The Captain, who was, as usual, dressed in loose frock coat and gold-band cap, cursing the sailor for 'a lubberly coward,' slid down the chain cable with the rope in his hand on to the stock, and went with it right under water, but when he reappeared he had passed the rope end through the ring."

The Ideal British Officer.

When the ship's company was "paid down" the whole crew of bluejackets, 770 in number, demanded to be "paid off"—they had had evidently more than enough of their captain and his desire to reef topsails in less than a minute at the risk of their lives—and paid off they were. When they got on shore they waited for the captain; but, nothing daunted, the captain ordered out his gig, and gave the order to take him ashore. He could have landed quite away from the men if he had wished; but, in spite of the suggestions of his coxswain, he insisted on going to the men's landing place, and the men crowded down to the steps "with wives lawful and temporary," to give him a warm reception. Without the slightest hesitation, the captain landed, shouting, "as he jumped on to the slimy stone step, 'Put the women back, and I'll fight the d——d lot of you, one after the other.' Then the bluejackets, who had been waiting to throw him into the water, ran at him in a body, and raising him shoulder high, carried him, the centre of a cheering mob, to his hotel."

The story, it seems to me, is absolutely characteristic of our Navy at its best. The efficiency in point of detail is often pushed too far, the discipline too ruthless; but the courage and energy of the officers, and the fine feeling of the men are beyond all praise. If we had any hint of an Admiral as great in his way as this captain was in his, our Navy would be incomparable.

The Crimea.

In the Crimea Evelyn Wood was attached to a Captain William Peel, whom he says "he learned to love and esteem more and more daily as 'the bravest of the brave.'" A great part of his Crimean experience is connected with Captain Peel and his perfect courage; but, in spite of a becoming and modest reticence, it is very evident from the narrative that young Wood was just as keen and just as brave as his hero, Captain Peel. To give one typical instance: Just before the attack on the Redan, Wood, who had already distinguished himself, was very ill in bed, and was told by Captain Peel to remain there; but neither fever nor weakness could quench his ardour. Hearing that the attack was imminent, he shook off the effect of the laudanum he had been dosed with to deaden his pains, and got on his pony and rode down to the battery. I leave him to tell the rest of the tale himself:

Wood's Pluck and Resolution.

"I felt so weak as to be incapable of fighting hand to hand even a boy of my own size, for I had been living on tinned milk and rice for over a week. . . .

"Invigorated by excitement, I ran forward in front of the ladder parties. Before we had gone 100 yards several sailors were struck down, and I was hit by a bullet while cheering on the bluejackets and waving my sword, which was knocked five yards away from me. My arm was paralysed by the jar, and I thought it was off, as I instinctively dropped on one knee. On looking down, I saw it was only a flesh wound of the hand, and jumped up hastily, fearing that anyone passing might think I was skulking. Picking up my sword, I found it was twisted like a corkscrew, so threw it down, and with it the scabbard, which had got between my legs. I had no pistol, and thus was without any weapon, but that did not occur to my mind as I ran on to overtake the leading ladder. Before I rejoined it my comrades had suffered considerably; the senior lieutenant had been slightly wounded, and Dalyell had lost his left arm, shattered by grape-shot. . .

"Captain Peel was hit, when half-way up the glacis, by a bullet which passed through his left arm. He became faint, and was accompanied back by Mr. Daniels, who was the only unwounded officer out of the seven who went out with the Right ladder party. He escaped injury, but his pistol-case was shot through in two places, and his clothes were cut by several bullets. Thus, within about 250 yards, or about the distance to be passed over, I was the only Naval officer remaining effective. It was possible that I unconsciously brought up my left shoulder to avoid the fire from the Redan; but, anyhow, having no weight to carry, I again outstripped the leading ladder men, and then retraced my steps for 100 yards, although unwillingly, for I was intensely anxious to reach the Redan, although with no clear idea what to do when I got there."

One after the other, all the seamen carrying the ladders were shot down, and at last Wood was reduced to carrying the ladder with an ordinary seaman:

"I had not carried it far when the man alongside of me was killed, and the ordinary seaman in front, feeling, no doubt, he was bearing an undue share of the weight, not knowing I was under the ladder, turning his head as far as he could, addressed me as his messmate. 'Come along, Bill; let's get our beggar up first.' Before he recognised me, while his face was still turned backwards, he was killed, and with him tumbled the ladder. . . .

". . . I now dropped on one knee to talk to an officer sitting under the abatis as to our chances of getting in, when he was hit just above the waistbelt with a bullet. He tossed about in great pain, calling on the Almighty. I was somewhat perturbed, but had seen too many men killed to be seriously affected, until he apostrophised his mother; this allusion distressed me so much that I rose, and walked slowly in the direction of the Malakoff, looking to see if there were any weaker spots in the abatis. I had only gone a few yards when, glancing upwards, I saw a section of Russians "following" me with their muskets. Instinctively throwing up my left arm to shield my face, I was walking on, when a gun was fired with case-shot close to me. The missiles came crashing through the abatis, and one weighing 5½oz. struck my arm just below the funny-bone. This sent me screaming to the ground, and I rolled some yards down the slope of the hill, where I lay insensible."

A better picture of a hopeless attack it would be difficult to find.

From Middy to Cornet.

Being afraid lest he might see no more service with the Naval Brigade, young Wood, who had been invalided home, obtained the consent of his parents to join the Army. As his courage and his keenness had already made him a marked man, he got a commission at once.

A Fine Story.

At the end of '56 Cornet Wood returned to the East; but was almost immediately invalided home again with typhoid and pneumonia. When getting better, he went out hunting with his wounded arm in a sling.

He tells an excellent story of one of his first experiences. He was on a big 16.2 horse, and out with Mr. Farquharson's hounds.

"The hounds were running fast, and my horse following them like a dog follows his master. They 'threw up' in a meadow, close to a spinney, and before I could stop, my horse careered through the middle of the pack, knocking three apparently lifeless.

"On he rushed, I tugging in vain with my one hand, for my left arm was in a sling, as bone was still exfoliating. Alongside the spinney there ran a chace-way closed at either end by gates. The horse touched neither, but I shot forward on to his neck as he landed over the first, and had only just recovered stirrups and seat as he cleared the second gate. Then, out of sight and sound of other horses, he stopped, and I rode sorrowfully back. When I rejoined, the master was on foot, with the hunt servants examining casualties, and he reproved me in strong language. Major Arthur Tremayne riding up, pointed to my arm, saying, 'The boy has been severely wounded in the Crimea.' Mr. Farquharson dropped the limp hound he was examining, and coming forward, uncovered with a deep bow, saying, 'As many times, sir, as ever you like.'"

And so the book goes on with story after story, incident after incident; we are taken from Constantinople to England, and from England Wood goes out to the Indian Mutiny and wins his V.C., is made Captain in '61, Major in '70, and then goes

as Major-General to South Africa in '81 to help the ill-fated Colley. Everyone knows how, after Majuba, Wood was in command, and had to negotiate for peace much against his will, with Joubert and Kruger. He carried out his instructions with punctilious correctness, but bombarded Lord Kimberley with telegrams such as this:

"My constant endeavour shall be to carry out your orders; but, considering the disasters we have sustained, I think the happiest result will be that after a successful action—which I hope to fight in about fourteen days—the Boers should disperse without any guarantees, and then many now undoubtedly coerced will settle down."

Thanks mainly to the pacific resolve of Lord Kimberley, Mr. Gladstone, and Mr. Chamberlain, and the earnest desire of the Boers, peace was brought about. Even Wood admits:

"It is remarkable that none of us ever heard any Boer leader boast, or even speak in a tone of exultation, of their successes."

Evelyn Wood Painted to the Life.

In the long discussions between the Boer leaders and Evelyn Wood there is one incident which paints Sir Evelyn Wood to the life, showing him to be just as keen for a fight at forty-three as he had been at sixteen. At the beginning, something had been said about reserving native territories, and Evelyn Wood learned that Joubert had had considerable trouble in obtaining the assent of the different commandoes to Lord Kimberley's conditions; many of the leaders objecting strenuously to any interference with the power of the Boers to deal with the natives; but Joubert insisted and carried his point.

Now comes in a quite incredible scene—a scene which it would be impossible to imagine, impossible even to believe, were it not stated by Sir Evelyn Wood himself.

"When talking to Joubert alone I said, 'You dislike our reservations about native territories. Why not stand out, and let us have another fight?' 'Oh,' he replied, 'I do not want any more bloodshed.' 'Well,' Evelyn Wood went on, 'as you are not quite satisfied with the terms, why not fight again; you say you have won three times?' 'Yes,' Joubert replied, 'but we shall not win again now; I am in favour of a peaceful settlement.'"

Here is an unforgettable picture of an English officer charged to carry out negotiations for peace, carrying them out as honestly as he could, but so eager for a fight that, like a middy, he begs his opponent to have "just one more go; just one more round."

Am I wrong in stating that Sir Evelyn Wood at forty-three was not a Major-General, but a middy—a typical middy! For those who know what marksmen the eight thousand Boers were whom Joubert was leading at this time will have no doubt that, had Joubert consented to fight, he would have beaten Wood as easily as he beat Colley; but Wood had heard of Lang's Nek and the Ingogo and Majuba and Bronkerspruit without learning the lesson they taught. He seems to have had no conception whatever that he was opposed by the best shots, probably the best soldiers in the world, and his puerile self-confidence would inevitably have led to disaster had he not been over-ruled by the authorities at home. The book ought to be read by everyone who wishes to understand the superb qualities of our army and its terrible defects.

PUBLICATION RECEIVED.

"Guinevere," a Tragedy in Three Acts. By Graham Hill. (London: Elkin Mathews), 3s. 6d. net.

A WORD FOR THE CHRISTMAS PUDDING.

It is a very common notion that the Christmas pudding is indigestible, but the *Lancet* points out that very little evidence has been brought forward in favour of this view:

> A synthetical consideration at all events of the plum-pudding would indicate the reverse to be the case. The ingredients are perfectly simple, and so far as physiological requirements go are perfectly innocent also. Eggs, fruits, flour, or bread crumbs, suet, and sugar are broadly the factors which go to make up the whole, and we have yet to learn that any one of these ingredients is objectionable from the point of view of even careful dietetics. In quite special circumstances, of course, one or more of the components may not be desirable, but for the individual enjoying average health the ingredients of the plum-pudding should offer no physiological stumbling-block.

The impression that the Christmas pudding is indigestible has, the *Lancet* believes, arisen from the fact that it is generally eaten when already the greater portion of a big meal has been consumed.

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NEW YEAR RESOLUTIONS.

BY THE "REV." JIM CROW.

The Editor has suggested that I should say a few soul-stirring words on this beautiful topic. So I don my surplice, hood, and stole, mount my pulpit, and beg you to lend me your ears.

Personally, I never made a good resolution in my life, being perfectly satisfied with myself as I am. But that is no reason why I should not give you a few hints about the blameless life.

Temperance.

A very common resolution at the New Year (which some of you, my dear brethren, may remember follows perilously fast after the festive season), is to give up drink. Now I only exhort you to temperance, which is a very different thing. And I exhort you to temperance for a really sound utilitarian reason. If you are a moderate drinker, you will enjoy your liquor far more than you do if you are a confirmed sot. After the second bottle you are far less capable of appreciating the delicate aroma or the evanescent bouquet of a glorious vintage. It was mentioned at Cana of Galilee that "every man at the beginning doth set forth good wine; and when men have well drunk, then that which is worse." But there is an evil habit at modern dinner-parties to begin with ordinary wines and produce the rare vintages only when men have ruined their palates by a mixture of juices from many climes. My advice is to begin with good sherry, go on with good sherry, and finish up with good sherry. Above all, eschew whisky, more especially when it is adulterated with soda-water. Never, never, as you value your reputation for taste, drink whisky and soda between meals. It is better in some ways not to drink at all between meals, but if you are convivially disposed, I advise you to select one life-bearing wine and stick to it. There is an excellent resolve for your New Year.

Gaming.

Some preachers would have you forswear gaming in all its forms. But I remember the hardness of your hearts, and am content to counsel a careful selection not only of games but also of gamesters. Play the game you know best, and never even play that with those persons whom you know least. More misunderstandings have arisen from gambling with perfect strangers than from any other common indiscretion. If you win, you will probably be mistaken for a rogue; if you lose, you may possibly reproach yourself for a fool. There are, however, occasions when you may be foolish not to lose. An opportune game for small stakes often flatters the vanity of a successful adversary, and we all know that lords love a cheerful loser. You are to remember that a sprat is often a very useful bait to ensure a good haul of whales.

Politics.

Disraeli said "There is no gambling like politics." They are, however, a good game for the few, not for the many. Think how many happy homes are broken up, how many good lives are ruined, how many sweet tempers are irrevocably soured by a reckless indulgence in politics. Drink, extravagance, swelled head, verbosity, a loss of all sense of proportion, and various forms of lunacy, such as hysteria, melancholia, russophobia, and fiscalitis, are, alas! too often the dire, direct consequences of political ambitions. My dear brethren, I implore you now, on the eve of a new year, to make this one golden resolution, even if you make no other: That you will have nothing to do with politics unless you have at least a reasonable hope of becoming a borough councillor.

Women.

I now come to the delicate topic of the fair sex, which, in some circles appears to be confused with the game of politics. Disraeli said: "Talk to women as much as you can. That is the best school, for you need not mind what you say and had better not be sensible." I agree with the advice, though not with the reasons rashly appended. Talk to women as a friend if you cannot talk to them as a father. Tell them of their many virtues and be indulgent to their rare faults. If they have not beauty, it is your duty to invent it. Praise their clothes; laugh with but never at them; speak to them as though they were superiors, but treat them as equals. Give them the vote if they require it, but see that they do not exercise it. Never argue with them, for assuredly they will put you to confusion. If their wrath be kindled against you, agree and commiserate, even though you be perfectly convinced of your innocence and rectitude; for, without fuel, their wrath soon smoulders away. Do not, as some commentators advise, seek to gain the favour of a woman by decrying others of her own sex, for she will certainly repeat your words, and what shall it profit you if you gain one friend but also make many enemies? Remember also that many women will kiss and tell. Indeed, their main reason for kissing may be to obtain the privilege of telling. Our New Year's resolve, then, my dear brethren, with regard to women, is that we will cherish them by every means in our power.

Reading and Writing.

Resolve to write no books and read as few as possible during the coming year. Disraeli has told us that most books are nonsense, and the sensible ones are those written to refute that nonsense. How people can waste their time and money over circulating libraries and book clubs, I am at a loss to conceive. It is years since anyone has written a decent novel; travels are lies; most biographies are either dull or malicious, very often both. If you must read, content yourselves with Gibbon, Voltaire, Disraeli, Byron's prose, "The River War," and "The Life of Lord Randolph Churchill." As a general rule, allow a book to grow ten or a hundred years old before you read it. Then it will either be dead or a classic. At any rate, it will be much cheaper.

Newspapers.

Too many journals see the light. Most of them reproduce the same tidings received from the same agencies. When they try to report an incident independently, they always contradict each other. They have no grammar, no manners, no common-sense. They view the world from the standpoint of the servants' hall. Their chief aim in life is to make your flesh creep. No one has ever been the better or the happier or the wiser for reading newspapers. Yet many people are unable to pass a bookstall without purchasing a dozen. The habit grows on them, and they always return from a journey with an armful. Resolve for the future to buy only JOHN BULL, and the *Fortnightly Review*, and "Witty Cur's Almanac." Between them they will tell you all that is going on, and everything else it is necessary for you to know.

Forestry.

Resolve to plant trees wherever and whenever you can. They purify the climate, they improve the landscape, they may solve the problem of the unemployed. Plant fruit-trees rather than any others. What a waste it is to cover the land with sterile elms, and oaks, and willows, when you might turn all England into one vast orchard, filling the hedgerows with cherry, plum, apple, quince, and pear-trees, not to mention currant, raspberry, and gooseberry bushes. Think how popular already are the rude hazel and the inhospitable blackberry, with its attendant grubs. Consider how great a pleasure the people would find in country rambles when every lane offered them a succulent repast. After all, it is just as easy to plant one tree as another while you are about it. A fruit-tree might cost a little more, but think of the profit. If the worst came to the worst, it would still be a form of philanthropy, much to be preferred before the multiplication of useless free libraries.

Finally.

Among other resolves, too numerous to mention, I suggest the abolition of the House of Lords, the reconstruction of the Cabinet, the suppression of the Nonconformist Conscience, the restriction of missionary enterprise, and a perpetual inhibition of Christmas carols in the streets. After that, it may be time to inquire into our own shortcomings, if any.

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WITTY CUR'S ALMANAC
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IN THE COURTS.

London County Courts.

A legal correspondent, who has had much experience in two of the London County Courts, directs our attention to the administration of justice in these courts, more particularly in the two with which he has personal acquaintance. He does not say that justice is not administrated, but the method adopted is such that calls for the immediate attention of the powers that be. The judges are (he says) frequently positively offensive to the litigants and their legal representatives. We fear there is a good deal in our correspondent's complaint. We know that even in the High Court of Justice, where the full light of publicity tends to prevent arbitrary and offensive conduct, some of the judges are at times forgetful of the courtesy and consideration to which litigants and their representatives are entitled, but this much more frequently occurs in County Courts, where there is no one to check the judge, who does pretty well what he chooses. We do not quite know what remedy can be suggested, for even the best of lawyers is apt to suffer from the Fleet Street complaint of swelled head when he has to reckon with no efficient control, and is practically a little God Almighty within the radius of his court. The only real check is publicity, which would educate public opinion into insisting upon the proper treatment of litigants by County Court judges. There is not only much discourtesy shown, but much real injustice is done in these courts, where suitors, as a rule, are poor, and without influence.

Receipts and Furniture.

Another correspondent directs our attention to what seems to be the defective law with regard to furniture. He says it is a very common custom in the retail furniture trade for buyers to purchase sundry articles (usually they are young couples contemplating marriage) and have them stored away until they set up housekeeping and require the goods. Many get their little home together by buying different articles one at a time in this way when they have the ready cash to spare, and it seems they then leave the articles with the people from whom they buy them. In the case to which our correspondent refers a man named Ganze bought some furniture from a dealer named Secunder, for which he paid cash, taking a receipt. He was providing a home for his wife, whom he expected from Russia, but there being some delay in her arrival, he agreed to let Secunder keep the goods for the time being on a hiring agreement. Whilst the goods were on the premises distraint was put in, and among other things Ganze's furniture was levied upon. Ganze, of course, claimed it, but Judge Smyley, of the Shoreditch County Court, decided that the goods could be properly seized on the ground that a person who allows goods to remain at a shop for a month with only a receipt for payment cannot protect them against seizure. This may, and probably is, right in law, but it is very far from being consonant with equity.

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.

Queriets are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

Legal Tenancy.—Brutal Saxon.—You seem to have the house on a yearly tenancy dating from December, and the new landlord must therefore give you six months' notice to expire on that date in 1907. The rent cannot be increased till after the notice ends. The landlord has no right to enter the premises unless it is given in express terms in your agreement.

Notice to Servants.—Turton (Smithson).—The cook having been engaged for a month, is entitled to serve out that time, and you can dismiss her at the end of the month if she does not suit, or you can give her a month's notice to end at any time you like.

Bank of England Note.—A Bank of England note is payable on presentation, and payment cannot be "stopped" as you seem to think. If it is presented by a bank it is paid as a matter of course, and if it is presented by a private person at the counter of the Bank of England he may be asked to give his name and address, but payment will not be refused. A holder for value who presents the note cannot therefore sustain any loss.

Deed of Gift.—A. J. M. (Leicester).—The father can will the whole of the business to the son by merely making a simple will to that effect. A deed of gift made during the lifetime of the father would not be valid unless the property actually passed to the son and became absolutely his. Notwithstanding your dislike of the lawyers, you had better employ one, or you may come a cropper under the Bills of Sale Acts.

Lien upon Policy.—W. E. M. (Shepherd's Bush).—You say that the Star Insurance Company refuses to cancel a notice of charge on a policy without certain formalities. Your best course is to get the banks who gave notice of the charge to give notice of its having been released, and if the Star will not be satisfied with this you can apply to the court for an injunction, the costs of which the Star might probably have to pay.

A Minor's Debt.—Draughtsman (London).—Anyone can attend the hearing if the defendant cannot go, and as you have promised to pay by instalments you would be liable, and had better go and get the best terms you can. A minor cannot dispute a debt for clothes as they are necessaries.

Release from Agreement.—A. E. J (St. John's).—The landlord is under no obligation to release you, and if he will not accept your offer you must either stay on and pay or let the house to another tenant. The latter seems to us the best course, and you ought to be able to let it if, instead of offering the quarter's rent to the landlord, you offer it to a new tenant.

Unpaid Succession Duty.—J. H. (Derelict House).—If there is a residuary legatee he would take the house, and, if not, the house would probably merge in the general estate and be divisible, but it is impossible to settle a point like this without seeing the will. As regards the unpaid succession duty the best course is to write to Somerset House, and declare that you are unable to pay. The matter will probably end there.

Invalid Marriage.—Bishop (Ashstead).—The marriage is invalid. No steps can cure it.

Preferential Debts.—Verona (Southport).—We cannot trace any such decision as you refer to. In our opinion, your bonus would not rank as a preferential debt as it is not wages or salary within the meaning of the Act.

Right to Distrain.—W. W. (Barnsbury).—The collector has no right to distrain on goods that have been already distrained by the landlord for rent.

Assignment of Policy.—C. H. H. (Deptford).—If the policy is assigned the trustee in bankruptcy could not touch it unless at the time of the assignment the man was insolvent, and if the man gave the money to his wife to pay the premiums the gift could not be impeached. The proceeds of the policy would go to the wife on the man's death.

Claim for Salary.—Springbocks (Ilford).—As the man was directed to take rest from his duties, the presumption is that his salary was to continue. There has been no termination of his service, and if he resigns he is entitled to his salary up to the end of the term of his notice. If the company give him notice, it must be "reasonable," and this would in such a case be one month's notice at least.

Doctor and Vaccination.—He should write to the Board of Guardians of the district, and complain that the public vaccinator will not attend the child.

Claim upon Property.—The will must be proved before any of the parties can acquire a legal right to deal with the estate, as if this is not done any creditor or person interested may take out letters of administration. The will would not be considered as having been carried out by the plan of a promissory note that you suggest.

Recovery of Money After Giving a Receipt.—S.—The general principle of law is that where a person owes a sum of money he cannot discharge the debt by paying less than is due. The judgment you had for £2,000 is therefore unsatisfied, and your best course is to enforce it against the debtor. Payment to a third party is not payment to you unless it is by your direction. If you send a stamped directed envelope, we will give you the name of a good solicitor, but why not employ the same firm who have acted for you in getting the judgment?

Priority of Mortgage.—Fisher (Staffs.).—If the facts be as stated, the mortgage comes before the debentures.

Summary Dismissal.—Erin (Tipperary).—You had better let the matter drop.

Promissory Note.—A Regular Reader (Canonbury) states that, having become surety for a friend for a loan, he attended at the office of the lenders, and offered to pay the amount of the promissory note, and, having done so, instead of getting the note back, he was simply handed a receipt on account of debt and costs. He asks what he should do. The obvious answer is, to demand the money back, and, failing its receipt, to apply for a summons against the people for obtaining the cash by fraud.

Licences Fund.—Rex (Newcastle).—The fund is leviable in respect of "each year," and that means the year beginning January 1st. The charges are to be imposed in respect of all licences in force when the Act came into operation, and since renewed. The fund therefore began to run from January 1st, 1905.

Liability of Company.—Juno (Sunderland).—The company seem to have been guilty of carelessness, and are therefore liable for the damage done, even though the machine was sent at owner's risk. We should advise you to bring an action in the county court.

Articles of Association.—Brighton.—It is usual to have in the articles of association of companies a provision which allows directors to contract with the company, but it is not proper for a director who is a solicitor to vote on his own claim. The only remedy, however, is by an application to the courts, which would be costly.

Storage of Furniture.—Vulpes (Wimbledon).—You do not seem to have any right of action against the firm who stored the furniture, as they have fulfilled their part of the bargain. To bind them you should have had a written agreement as to the storage, setting out their liability, but as you claim that there was no agreement at all, though you have agreed to pay for storage, you are bound by your own version.

Fidelity Premiums.—J. M. (Limehouse).—You have agreed to pay the premiums, and cannot recover them.

Commission of the Peace.—Ajax (Sheffield).—As the liquidation took place so long ago, there is now no disqualification for sitting on any of the bodies referred to. The question whether the man's name will be allowed to remain on the Commission of the Peace will be one for the Lord Chancellor when the matter arises.

Warrant of Distress.—What the man means evidently is that a warrant of distress will be applied for, as the company has no power to "issue" one itself. I should advise you to write from J. B., and ask for the explanation of the secretary of the company.

Conduct of Trustee.—Trustee (Cheltenham).—It seems to be very unwise of you for the sake of attempting to save expenses to let the other trustee do as he likes, and we should advise you to put the whole matter in the hands of a good solicitor, and in the end you would probably benefit the estate. If the other trustee has wasted the assets you could compel him to make good the money, but you must have legal advice.

Recovery of Debt.—You are entitled to sue the lady for the balance of 11s. remaining unpaid, and you can do this by county-court summons.

Certificate of Death.—Anthropos (B. F. X.)—We do not understand your reference to the witness having signed the certificate of death. Please explain further. It seems to us that the woman having committed bigamy can be prosecuted if you are able to prove the second marriage. Your better course, however, is to commence divorce proceedings, and claim damages against the co-respondent. That would provide a fund for the maintenance of the children.

Reversionary Interest.—Jonbul (Stourbridge).—As the discharge was conditional, it will not take effect till it has been gazetted, and on the expiration of the time a further applicaton would have to be made. When the debt is paid off and the bankrupt has been discharged the life interest will revive and revert to you. The same rule would apply to property acquired after the bankruptcy had ended.

Detention of Letter.—Furnishers (Clapham Junction).—If a letter addressed to you was delivered at the place named you might communicate with the Postmaster-General, in whom the property in the letter would vest until delivery to you, and see whether he would take any action in the matter. You might then apply to a police magistrate for an order for the delivery up of the letter to you.

Hiring Dispute.—A. D. (Forest Gate).—The letter seems to be an actionable libel, but we doubt if you would succeed without showing special damage. As you don't send a stamped directed envelope, we cannot return the papers.

Right of Way.—The council have exercised their discretion properly, and having decided that nothing can be done, the matter must rest there unless the inhabitants are willing to take legal proceedings. If there is any chance of money being forthcoming for this, the persons who stop up the footpath can be proceeded against by indictment or injunction.

FOR JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]

About Plum Pudding and Mince Pies.

The advent of Christmas and usual abundance of plum pudding and mince pies recall the fact that the brilliant Lady Mary Wortley Montagu had a soul not above an appreciation for these dainties, and she was patriotic enough to wish to introduce them, together with other national dishes, abroad. In a letter from Louvere, in 1751, she wrote: "I have introduced rolls, custards, minced pies, and plum pudding, which they are very fond of here," and added, "'Tis impossible to get them to conform to sillabub, which is so unnatural a mixture in their eyes they are even shocked to see me take it."

A Royal Christmas.

In olden days Christmas was celebrated by masques. An account of how King Henry VIII. spent Christmas and the beginning of the New Year tells us, in old-fashioned language, that "The King kept a solemn Christmas at his manor at Greenwich, and on the Twelfth Night, according to the old custom, he and the Queen came into the hall, and when they were set, and the Queen of Scots also, there entered into the hall a garden artificial, called the garden of Esperance. This was towered at every corner, and railed with gilt rails; all the banks were set with flowers of silk and gold, and the leaves cut of green satin, so that they seemed very flowers. In the midst of this garden was a pillar of antique work, all set with pearls and stones, and on the top of the pillar was a bower crowned with gold, within which stood a bush of roses, red and white, all of silk and gold, and a bush of pomegranates of like stuff. In this garden walked six knights and six ladies, richly apparelled; and then they descended and danced many goodly dances, and so ascended the garden again and were conveyed out of the hall."

Bouts Rimes.

A game that was formerly played at Christmas and other times was known as *Bouts Rimes*. It consisted of a list of words which rhymed to each other, drawn up by one person and given to another, who was expected to form a poem without altering the arrangement of the rhymes at all. Walpole spoke of the amusement as "full silly enough to be made a fashion;" and fashionable, indeed, the rhymes became. Books of them were printed, in spite of his sneers. According to Addison, the rhymes were originally tasks imposed by French ladies on their lovers, and the game was a favourite of the French nation for a whole age together, and that at a time when it abounded in wit and learning.

Fireside Amusements.

There are very few poets in the average drawing-room assemblage to-day, hence poetic games are not very popular. But people find amusement enough in the fireside game of "Yes or No," which is interesting to all ages. One player absents himself, and the rest settle on an object of any sort that may be at the other end of the globe or near at hand. Enter the absent one, who questions the others in turn, and endeavours to discover the object thought of. "Yes" and "No" are the only permissible answers. The cute player selects his questions so as to localise the object as quickly as possible, first finding out if it is animal, vegetable, or mineral. Another game for the fireside circle is the "Flower Wedding," each player being presented with a pencil and slip of paper on which is written a list of about a dozen "wedding" questions, which must all be answered with the name of a flower. For instance, "What was the bridegroom's name?" "Sweet William." "What was the month of the marriage?" "May." "What decorations were used?" "Flags." "How did the guests come?" "In phlox" (flocks).

The Queen and Osprey-Wearing.

When the Queen sets a fashion it is generally eagerly taken up by followers, and her avowed determination to abjure osprey-wearing will, it is hoped, materially help to stamp out the practice of decking hats with "nuptial plumes," the obtaining of which means such cruel sacrifice of birdlife. At a Conference of the Royal Society for the Protection of Birds, held lately at a West-end ladies' club, one of the speakers said that a "lady policeman" was stationed at every church in her district to take notes of the ladies with feathers in their hats, and they were afterwards written to. Sir Herbert Maxwell, who also spoke, gave the gratifying intelligence that what the Society had done already was a matter for congratulation, and as a result of its work there had been an increase in many species of birds. What they wanted now, he added, was that ladies should show self-denial by not demanding the plumage of rare birds. Will those to whom birds are dear please note?

Substitutes for Aigrettes.

There are many things that may be effectively used in millinery to take the place of real aigrettes—artificial ones, for instance, high bows of ribbons, spear-shaped leaves, a handful of mossy fern, a "fan" of lace, and so on. I am glad to hear that one or two West-end milliners are making a speciality of hats and toques trimmed with "substitute" ospreys, and the effects are excellent.

Judges and Dresses.

Considering the curious questions on sartorial matters that judges are sometimes called upon to decide, it would not be inappropriate if the necessary qualifications for the post of high priest of the law should include a course of dressmaking lessons and a knowledge of the gentle art of fitting. Many a time a judge has been expected to be an authority on ladies' fashions and to settle knotty points on dress cutting and fitting, of which subjects he, of course, has no knowledge whatever. The case of the lady and the dressmaker is no new one to the courts. Judge Selfe had it before him at Marylebone the other day, when there was a dispute as to whether the client had been badly treated by the dressmaker or vice versa. Only the other day, too, the Second Court of Appeal was strewn with corsets and busks of various shapes and descriptions! The Lords Justices were called upon to decide whether or not a certain registered design for corsets was or was not properly on the register. Their lordships handled the corsets in a gingerly manner, and did their best to elucidate the points in dispute between two rival corset manufacturers.

Women and Horse-Riding.

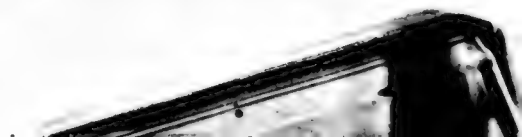
A great deal has been written lately about the advisability of girls learning to ride astride, and the advantage to women who undertake long-distance rides of being able to use the cross-saddle. "Have had seventeen years' experience of the cross and side saddles on an Australian sheep run," writes one horsewoman, "and am a fearless rider, but would not dream of mounting a restive horse on a side saddle, as I could not have anything like the control over the animal that I should have on the cross saddle." Princess Mary of Wales evidently rides astride, since she has been photographed on the cross saddle. The Queen rides on the reverse side—that is, with the knee pommel on the right instead of the left of the saddle. It is said that it was Anne of Bohemia, Queen-Consort of Richard II., who introduced side saddles into this country, and that "Queen Elizabeth was woman enough and wise enough not to offend popular prejudice by appearing in public like a man." But against this view there is the tradition that it was the Good Queen Bess herself who introduced the side saddle in order to display to the best advantage one of her particularly grand costumes. The habit recommended by modern horsewomen who use the cross saddle is one that buttons up in front and behind; when on the saddle the habit is unbuttoned and hangs down gracefully on each side.

The Latest in Riding Habits.

The usual quiet, dark riding habit of slate-grey, black, brown, or indigo-blue is likely to be replaced now and then by a habit of black and white checked cloth, according to the latest idea of tailors, who are turning out some smart habits in quiet mixtures. They seem to me better suited for the country than town. The coats are singlebreasted and the basques rounded.

Flats at £2,000 a Year.

The tenants of the latest luxuries in the way of West-End flats will pay to the tune of £2,000 a year—a nice round sum for rental. The building of flats is going on everywhere, while there is quite an outcry as to Mayfair's empty houses. As yet the aristocracy have ignored flats and remained true to the old-fashioned house, and it remains to be seen whether the new, self-contained mansions, raised up on the site of the late Duke of Cambridge's town house, will affect their method of living later on and indirectly lead to the demolishing of other historic homes and the rearing up of more blocks of princely flats.



JOHN BULL'S POST-CARDS.

[JOHN BULL *drops a few post-cards to some of his friends and acquaintances.*]

To Old Year, Esq.

My dear old Friend,—I am really sorry to part with you, but, of course, if you must go, you—well, I cannot help it, can I? We've spent twelve months together, you and I, and it's difficult to realise that in a few days I shall never, never see you again, and that you will take with you twelve months of my life at its best, and its worst, and its merely middling—twelve months of my life as it might have been, and left me with it as it is. I'm frankly sorry for both of us, old boy. Old wood burns brightest, old wine drinks pleasantest, old friends are truest. King James, as Lord Selden tells us somewhere, used to call for his old shoes, because they were easiest for his feet. So I would have you to stay with me because I know you and have got used to you; and "Better," as a tailor once told me, "the devils you know than the devils you don't." So I would have you to stay with me. I'm not sacking you, remember. It is you who are sacking me, and I have twelve months less before me, and twelve more behind me. "How noiseless falls the foot of time." You make me think, you do—and there are moments when thinking hurts. This is one of them.

There be people who have gripped your hand all these months of weeks and days, and hours, and minutes, who will soon turn on you and kick you out with a shout of joy. I am not in that crowd, dear old boy. We are going to part as friends, you and I. Our life of mingled yarn, the good and ill together—we'll wind it up with a bumper, and with the glass at our lips you shall go out into the Never Never Land, and I to my destiny forward, a little wiser, a little sadder, and perhaps even a little better, for having known you. We have laughed together and we have sorrowed together, and together we have had a glimpse of the heights as well as of the deeps, conscious of

So many worlds,
So much to do,
So little done,
Such things to be.

I'm not going to say "Good-bye" now. Meet me on the 31st, in the place where we first gripped hands twelve months ago. We won't meet to regret anything. We'll remember all the best, and forget all the worst; and when we have reviewed the old days, we'll go our ways with a smile. Remembrance shall take the place of Hope. Forgive all my lapses, old boy, and if from your great lone rock of ages you can send me some good spirit to light my path in the darkness, and bear me up when I stumble, do it for Auld Lang Syne.

JOHN BULL.

To Miss Therese Billington, Land o' Cakes.

Therese, dear,—A month or two ago I understood you to say that you would never commit matrimony till women got the vote. They haven't got it, sweet soul, and yet you have gone off tae the Land o' Cakes tae marry a Scot—a mere man, an oppressor of your dear, but expensive sex. I'm sure he is a good fellow, and will make you happy, so you have my congratulations. I would rather see you married once than run in twice. It is better to be a wife at home than a martyr in gaol. The food is so much more *recherché*, and the regulations are less exacting. You may flirt with the gaoler.

Still, I am bound to tell you, ere you do the deed, what one of the old Greeks remarked when a youth asked him whether it were better to marry or not to marry. "Whichever you do," responded the sage, "you will regret it." And then, you know, they say in Yorkshire of a girl who gets married, "She's tied a knot wi' her hands she'll be matched te undo wi' her teeath." However, it is no use fighting against Fate and the tyrant man, and if your husband should restrain you from kicking policemen in the execution of their duty, recollect that it is for your good, and fall upon his neck, and kiss him.

This is the slack season for suffragettes, so that you may spend your honeymoon in Scotland without material detriment to the cause which fires your blood. I suppose I shall see you again in London by-and-bye, however. You will find honeymooning delightful, and the whole problem of marriage is to make it last until the curtain falls. This is what many women forget. Immediately the honeymoon is over they start trouble by wanting to come down to breakfast in somebody's hair curlers. Be a wise woman. Always look as charming at breakfast as I am sure you do at dinner. And remember that man needs a great deal of food and comfort—especially food. Mrs. Sarah Grand, she of the "Heavenly Twins," once gave a valuable recipe for training a husband. "Feed the brute," she said. The more you feed him, the more hats you can get out of him (and perhaps the more votes, too). After a good dinner, even the cat is safe. *Au 'voir.*

JOHN BULL.

To the Rev. Herbert Arthur Bull, M.A., Schoolmaster, Westgate-on-Sea, Kent.

Dear Nephew,—Knowing, as I do, your claim to impersonate not only the best characteristics of the Bull family, but also the highest morals attainable by a terrestrial creature, I was more than surprised to find you allied, in the carrying out of your curious schemes for obtaining the political dictatorship of the Isle of Thanet, with an ex-stock jobber, Ridsdale by name. I understand your complaint against Mr. Marks to be that he had in some way or other facilitated the sale to the public of various shares which were not quite so good as the buyers imagined; but apparently this was not the real basis of your objection, since I find you working in double harness with a man who has not merely provided facilities for the sale of various shares, but who has himself been concerned in actually selling them—for a consideration. Political and personal animosity certainly make us acquainted with strange bedfellows, but I little expected to find a member of our family, especially of such austere morality as yourself, in such company as this. Remember me to all the boys.

JOHN BULL.

To La Belle Otero, of Paris, Europe, and the Universe.

Ma Cherie,—You make zee advertising well (tres bien). It is so—yees. Zee journals, they have been filled avec vous for weeks, n'est-ce pas? Yees, of it je suis sure. To all the journalists you give zee interview—yees. You to them say, "I aller to marry Mistare Wep, zee beaucoup de millionaire, zee homme qui makes to spin zee cotton. He see me twinkle zee leetle feet (les petites pieds), et he me follow ovare all zee world. I spurn him—yees. He say he make zee shot at himself eef I him not marry. Him I tell he shall save hees life if he to me give hees millions. He say them to me he will give, yees, if I heem marry. I say yees, if he give ma sœur aussi ten sousand what you call pounds. He say, yees. Zen I reponds je vous marry, mossoo. Take me as I am. So he buy me one great ring de diamond to engage myself. See, zees ees zee ring—yees."

Maintenant, ma cherie, you make zee depeche from Rome zat it was all zee bunkum—zat it was un grand canard. Oh, shockeeng, shockeeng! Mais zee advertising was good—bon, magnifique, eclatant. Continuez, ma belle!

JOHN BULL.

DEAR MADAM (or SIR),

May I send you some specimen copies of JOHN BULL *for distribution amongst any of your friends who are not at present readers?*

Yours respectfully,

186, *Fleet Street, E.C.*

THE PUBLISHER.

"A HAPPY NEW YEAR TO MARY JANE."

The adoption of Mr. Harry Marks' clause in the Workmen's Compensation Bill, giving domestic servants compensation for injuries sustained in the course of their employment, ensures them a Happy New Year.

AN INDEPENDENT LABOUR PARTY.

BY THEODORE DAHLE.

It was dark on the Embankment, very dark, and I am not at all sure whether I ran up against him, or he ran up against me. In any case, I was the one who apologised. Then he took a short, odorous pipe from between his teeth, and became confidential as he walked by my side. Under the light of the lamp to which we had now come, and near which I judged it well to stay, I perceived that the colour of his nose was not the production of one evening. It was an expensive work of art which had cost long years to perfect. It was one of the old masters.

"Don't worry, guvnor," he commenced.

"Oh, that's all right," I replied. "Don't you worry about my worrying. The man is not born who can worry me."

"Tell yer the trewf, guvnor," he continued, "I've 'ad a drink."

"Really?"

"Yus! Wiv my mates. Yer know 'ow it is."

"No, I cannot say that I do," I answered. "How is it?"

"Pretty 'ard dahn ahr wye, you bet. There's twelve of us."

"That includes the baby, of course?"

"Yus! But 'ow did you kno' abaht the baby? Yer must be a bloomin' thort reader."

"No, babies are usual, that's all. It's the custom. I don't see how any house can get on without a dog, or a piano, or a phonograph, or a baby."

"Chuck it, guvnor. We didn't want no baby. We could ha' gort on all serene wivout it. An' it's upset me it has, strite. It oughter ha' been a gal."

"Really?"

"Yus. Fancy twelve on 'em—all kids. I find him all alive when I gets back from lookin' rahnd this afternoon. I looks at 'im at the side of 'is muvver, an' I says, 'Wot ho!' Anover of 'em, same sort?' An' missus, kind o' drahsy, chortles 'Yus, Bill.' 'Then my name's 'Ookey Walker,' I says, an' 'ere I ham."

"That seems to me unkind," I suggested.

"Nah, not arf," he responded, pulling hard at his cutty. "She was 'appy. She reckons 'em a sort o' treat, strite. Rotten pipe, this 'ere; it's empty. Ain't gort no bacca, ain't got no work, ain't gort no money. Can you spare us a bit o' bacca, guvnor?"

The request, thus far, was modest. I emptied some of the tobacco from my pouch into his hands.

"Fanks," he exclaimed, stuffing the bowl.

"Hard times?" I queried, as he struck a light on the south-eastern aspect of his trousers.

"Not arf," was the answer jerked out between the puffs. "Arder an' 'arder. I've been out o' work for ten year."

This bit of information rather staggered me. Before I spoke again I had to pause to take breath. "Good gracious," I was saying presently. "It must feel a long time ago?"

"Not arf," he drawled. "An' what wiv one fing an' what wiv anover it's telling on me, strite. It tells on all of us out-o'-works in time. If we sleeps on the Embankment o' nights the cops moves us on, an' if we sleeps on the grass or a seat in the Pawk in the day they prods us up, an' if we goes to the casuals' they're eevr full up or they keeps yer arf a day ter chop a pile o' granite chunks as big as yer 'ead inter bits the size o' walnuts. The world ain't what it used ter be, guv, an' I orften says ter myself, 'What's the good o' livin?'"

"Life is real, life is earnest," I quoted. "The Central Committees will soon be giving out work under the Unemployed Act. You'll become a candidate for some of it, won't you?"

There was a suggestion of thunder in his face as I spoke. His brows lowered sinister over his eyes.

"Look 'ere, guvnor," he rapped out, "don't you come the sarcastic too fick, or you an' me ain't goin' ter be friends, we ain't, see?"

"I'm sorry," I answered humbly. "I apologise."

"I knows you gents, wiv yer kid gloves and yer top 'ats and yer shiny boots," he went on. "Yer lets yer tongues slip too much abaht uvver people workin'. When did you work larst? That's a fair question, ain't it?"

"Quite fair," I replied. "I never work. I've money in the funds."

"There y'are," he grinned. "Copped first time. Downed wivout a bleat."

"Yes," I said. "Nothing like having money in the funds. Twenty-five per cent., and no trouble."

The grin went out of his face again. He began to eye me suspiciously.

"It's easy for such as you ter talk abaht work, abaht gettin' it, an' not gettin' it," he continued. "Mebbe there's lots of it, an' them that wants it can 'av it, for me. I don't mind 'oldin' a 'oss, or a motor, or a bike ahtside a pub, or a feater, or a club, but ten hours a day five an' a 'arf days a week, an' up at six on a cold an' frosty mornin'—well, I ain't searchin' for it, an' that's strite. Besides, what's the good of it? It's disappointin'—that's what it is."

"I am afraid I shall have to ask you to explain," I said.

"Why, on'y a few monfs ago a man puts me on a job at a tanner a hour ter dig a hole in the grahnd. I stuck it for eighteen penn'orth like a Briton, I did, though it was rainin', an' just 'cos the 'ole didn't strike 'im as big enough for the money, up he comes an' says I'd gort backache, he did, an' gives me the sack, an' 'ad the cheek an' imperdence ter orfer me a ticket for the 'orspital."

"And that was your last effort, I gather?"

"What do you fink?" he responded, with a raucous chuckle. "Work don't pay, an' they try ter break yer 'eart. What's the good o' workin' just ter live, when yer can do wivout workin' an' live just the same? Owver competition worries yer ter deaf."

"But how can anybody live without working?" I incautiously demanded. "It is rather high art, is it not?"

Again the grin came into his face. "Well, you oughter know," he countered. "To look at you, yer might fink it was as easy as shellin' peas. What's life? It's summut ter eat, an' somewhere ter doss, an' summut ter sup, an' summut ter smoke, an' a man ain't no man if 'e cawnt get that. 'E ain't no talent, I says."

"It sounds philosophic," I hazarded.

"I dunno. But ther's chaps wiv millions—millions, an' they don't get nuffink more, when yer reckons it all up, an' the money worries 'em, an' worries 'em, an' worries 'em till they've gort ter give it away for lib'ries an' church orgins. Soon the real want-works 'll be on foot again, and then——"

"And then you'll join the procession?" I interrupted.

"Not arf," he chortled. "It's 'uman symperfy what does the trick, guv'nor. The world's full of it, an' the on'y fing yer wants ter kno' is 'ow ter tap it. 'Out o' work an' a wife an' eleven childern starvin' chalked on a hurdy-gurdy fetches 'em as strong as if yer was a bloomin' German band or an Italiano. But that means a bit o' capital for 'irin'. In a real, proper procession, a cigar box wiv a 'ole cut in it like a kid's penny bank is cheaper. It 'olds a lot, an' yer ain't gort ter drag it. It's light an' 'andy."

"You have been most illuminating," I replied, moving off. "I had no idea that life was so infinite in its possibilities."

"Yer might give us a few coppers for a doss ter-night, guvnor. I ain't goin' 'ome. I cawnt stand them squealin' kids at no price."

"No," I replied, "I don't think so. Try somebody else when you've rigged up the cigar-box. Good-night."

"Well, of all the bloomin' ——"

I turned round when I was a few paces from him. There he was, still under the glare, his face full of thunder, anathematising.

THE LAW.

A will-o'-the-wispy, risky, crispy, dummy of wigs and "jaw,"
A drain-on-your-pursey, thirsty, cursey creature of claw—"the Law."
The law is round or may be flat, the law is either "this" or "that";
The law is short, perhaps, or long, the law is right at times or wrong.
The law is lame and blind and halt (but that, of course, is not our fault),
A twisted, gristable, quite irresistible thing with a hole in its maw,
A very assuring, blandly alluring, long and enduring child of Old Nick—the Law.
A lawyer refused a fee one day!!!!—don't let your feelings on deck,
The lawyer refused the fee because 'twas paid by a worthless cheque;
A musty, fusty, rusty, crusty, dusty, demon of jaw and craw,
A solemnly funny, pocket-your-money son of the devil, the Law,
A pump-you-dry, wink-its-eye, Ta-ta, good-bye, come-out-of-the-wet-inside,
Oh! an excellent thing is the Law, my friends—an excellent thing to let slide.

THE PRODIGAL.

THE MYSTERY OF THE PLANCHETTE.

By Olga Lazarus.

When my sister, who is much interested in the supernatural, first heard of the planchette, she lost no time in procuring one. Then all the other members of my family tried to operate on it. But it refused to write for any of them.

Then I tried. At first it would not go for me alone, but it moved very well for my sister and me.

After a little practice it began to write for me alone.

So one day I asked it the following questions, and these are the answers that I received:

Q.—Would you like to talk to-day?
A.—Yes—yes.
Q.—Who is working this planchette?
A.—A spirit.
Q.—What kind of a spirit?
A.—Bad.
Q.—Are you suffering now, then?
A.—Yes.
Q.—Can I help you?
A.—Yes, by prayer.
Q.—Can spirits influence mortals?
A.—Yes.
Q.—How?
A.—You would not understand, dear.
Q.—As you say you are a bad spirit, how do I know that you will not influence me for harm?
A.—Because I promise to do you good.
Q.—Have you ever lived in this world?
A.—Yes.
Q.—In what year did you live?
A.—In the year 1813.
Q.—Were you a male or female?
A.—Female.
Q.—What was your name?
A.—Hannah Yellenel.
Q.—Why will you only answer me, and will not reply to anyone else belonging to my family?
A.—Because I love you.
Q.—Why?
A.—You would not understand, dear.
Q.—Can you help me in any way to lift the veil of mystery that there is between Life and Death?
A.—I dare not.
Q.—What happens to the good people after death?
A.—They live again in this world.
Q.—How soon do they live again?
A.—In a thousand years.
Q.—What happens to them in the interval?
A.—Sleep.
Q.—Are the good rewarded?
A.—Yes, indeed.
Q.—Where are you when you are not speaking to me?
A.—Watching and guarding you, in the midst of my sufferings.
Q.—Well, I must stop for to-night. Is there anything you would like to say to me before I say good-bye?
A.—No. Remember to-morrow.

It was some time before I had another opportunity of "talking" with "my spirit." In that time, however, I had remembered that I had no guarantee that she was telling me the truth. So I asked:

Q.—Can you give me any proof that you really have lived in this world?
A.—Yes.
Q.—Will you tell me what it is?
A.—Yes. Write to Mr. Lewis, 80, Taunton Road.
Q.—What shall I say?
A.—Write—Do you know Hannah Yellenel who lived in your grandmother's house?
Q.—Will he answer?
A.—Yes. He will reply immediately.

That very day I wrote to Mr. Lewes. In my letter I put exactly what the planchette told me to.

About a week after the letter was returned to me, through the "Dead Letter Office."

I confess I was disappointed. I had believed in my spirit. I was even beginning to feel a kind of pride in the thought that I had a spirit who was watching over me.

I *never knew* what it was going to write, and indeed many of its answers caused me the greatest surprise.

I find, however, that no answer ever given by the planchette whilst worked by me has contained anything in it completely outside the range of my knowledge or experience. Hence, is not the following conclusion probable, namely, the planchette is moved and directed by the activity of that part of the mind that is not included in the consciousness of the individual, but which is ever at work?

THE LITTLE TIN SOLDIER.

By Vera Canute.

The little tin soldier leaned against the dusty wall of the rubbish shop in an attitude of despair. His form was bent and twisted like that of an aged man—a man who has worked. Near by the tin soldier stood a small, broken, toy piano, the keys, where the notes had gone from them, gaping like spaces in gums where teeth have been. And this is the little tin soldier's story, as he told it to the piano:

"Somebody has said that men must work and women sorrow, but it also seems that children must work and sorrow, too. I have seen them. May I tell you?"

The piano grinned, its voice had long since become silent. The soldier went on:

"In the days of my youth I had, as who has not, a master. He was called Freddie, and he was eight years old. Freddie's mother was a washerwoman, his father—I never saw his father. Freddie was kind to me from the first. I had come along to him from a regiment stationed at the penny bazaar, and, although I was carried about in the one holeless pocket of his little worn suit, I seldom saw his face. Freddie was a busy boy, always at work. His mother, as I have already told you, was a washerwoman, and Freddie carried the basket of soiled and of clean linen to and from the various customers; nor was this, by any means, the full extent of his labours. Before school Freddie, for fourpence a week, scrubbed and whitened certain front doorsteps in the next street—a street which told, if only by its houses' unbroken windows, that it was a more superior thoroughfare than his own. At school he listened and learned with wondering attention, only very occasionally bringing me out of his pocket to admire the red of my coat, the glint of my little tin sword. After school, till nine, Freddie ran errands for the grocer man; then he cooked the bloater supper at home, dusted and swept, scrubbed and washed, sewed, but never played. He had not learned, he did not know the way to play.

"Freddie went to bed usually at twelve—sometimes one, two. He put me under his little rag pillow—I was beautiful then."

The piano grinned, it seemed unbelievingly.

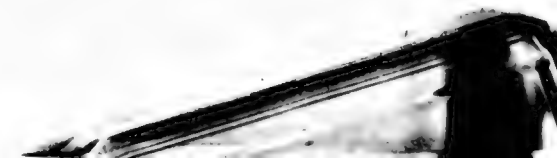
"That was before I lost my sword. May I tell you how? Freddie's mother had beaten him, and his thin, hot fingers closed on me tight in his pain—so tight that the tin sword broke, the sword we were both so proud of. But still Freddie loved me. Then Mary came. Mary was the child of the new neighbour, pretty and fair, with eyes like violets that grow—but which neither of the children had seen—in country lanes. Mary was sweet; Freddie loved her, and when he sent me to guard her, I loved her, too.

"It was this way. Christmas came into Morns Alley as it comes everywhere else, with this difference, everywhere else it brought presents in its hands, costly, cheap, but to Morns Alley it did not offer any presents at all. Mary hung up her stocking. Once, it is true, many Christmasses ago, she had found an orange in the stocking she had hung up, and was there not just a chance she might find one again?

"Now she whispered to Freddie, 'I'm waiting for Daddy Christmas, do you think he'll come?' Freddie thought he would, and he, too, hung up a stocking. True, every Christmas Eve he could remember he had followed this custom, only to wake the next morning, from dreams of Christmas trees and goodly presents, excited, trembling with glorious expectation, to find the stocking—empty.

"Well, night came to Morns Alley; not a quiet, blue night, a night of stars, but a night of discord, in which women screamed and men shouted, poor children were beaten, and God was reviled. Freddie woke in the dawn, the dawn that breaks sadly, fearfully, in Morns Alley, and getting out of bed, touched his stocking carefully, reverently, for might there not be some beautiful thing—a toy engine, a regiment of tin soldiers, a trumpet, a box of sweets—inside. The stocking was empty! The Father of the Fairies had not found time to visit him.

"Freddie put on his suit and, carrying me in his hand, crept downstairs out into the street. A few stars, more courageous than their sisters, had stayed a little longer to shine down on Morns Alley. The air, cleansed by the night of the putrid breaths which hung upon it in the day, came softly, almost sweetly, without sound. Freddie took me to Mary's house, up to her room, and, holding me, fiercely, passionately, kissed me. I shall never forget the grip nor the kiss. Then he dropped me gently into the stocking Mary had hung on the broken bed. I was there alone."



AN AMERICAN GIRL IN LONDON.

(Being the letters of Miss Peggy Warrender, of Richmond, Va., to her favourite aunt.)

Auntie Dear,—

We spent the whole of yesterday at Hampton Court—our second visit there. Hampton Court is about as different from Windsor as anything you could imagine. Windsor is quite feudal, and built in stone. Hampton Court seems more like "the spacious times of great Elizabeth" (although it was really built in her father's reign), everything big and comfortable and cheery. And the palace is of brick. At Hampton Court you see what means the term "a royal park," royal in beauty, extent, and variety, something that could not grow up in one generation, or two, or three. And now it is one of the pleasure grounds of the people of England, a royal gift, along with Epping Forest and innumerable others. For just one little moment, when I saw those terraces and gardens, I was a little envious (oh! a wee little bit) of my English sisters. What had we in America like that? And then I remembered the Yosemite and Niagara, and the Garden of the Gods, and was ashamed of my envy. Only there were no Wolseys and Ann Boleyns to be associated with *their* wild beauties. And the spirit of Wolsey is everywhere at Hampton Court. Whether it is Shakespeare or Henry Irving, or Gilbert's pictures, I know not. Somehow the spell is there. There is a great hall, which, after the Temple in London, is the most interesting one I have seen, with massive oak ceiling and fine old windows and Flemish tapestries, a fitting background for "my lord the Cardinal." And there are hundreds of rooms, opening on lovely courts, or, better still, with vista of meadow and forest, or the lordly Thames, from their windows. Many of these rooms are at present used for the picture gallery, which is one of the most motley collections of sacred and profane art that have ever been sheltered under one roof. Here you may see a wonderful Claude hanging in the dark shadow of a chimney-corner alongside a nondescript canvas, where the painter's sense of perspective allows dead men to lie on the floor with their feet suspended in air. I saw one picture that was so funny. I laughed till I cried over it, and it was meant to be tragic. And in the same room is hanging a Giorgiore!

But it is the exterior that holds you completely charmed. The lovely little queer chimneys and the gabled porches, and all the hidden-away nooks and corners, would impress even an Indian. Helen melted to it enough to suggest coming again with paintbox and canvas. I told her she'd better give it up as long as her name wasn't Whistler or Corot. I don't believe in a dabbler trying to paint atmosphere. There is a labyrinth of yew from which you can never find your way out unless you know the key. There is a mammoth grape vine, several hundred years old, whose main trunk is like a huge tree, and whose grapes are sent to the King's table. In the meadows, by the river, there are deer and all sorts of animals, roaming free. There is a scene for every new day's humour. Lucky are the King's pensioners who live in this paradise.

Don't think from my numerous descriptions that our whole time is taken up with sightseeing. On the contrary, "we live and move and have our being" on about the same lines as though we were visiting New York or Boston. What with luncheons and dinners, and theatre-going, we're kept busy enough. When it comes to the eating question, give me good old Delmonico's or Sherry's. I've never seen anything over here half so attractive. But when you speak of theatres and concerts, I'm afraid we'll have to take off our hats to the old-world side of the pond. Of course this is the biggest city in the world, and size has more than a little to do with it, but that can't altogether explain the great number of artistic performances in London every week, whether of music or the drama. The standards of music are much higher than in any city of America, with the exception of Boston. And there's this lovely thing about it. Whatever sort of thing you want to see or hear at a given moment, you may have your choice in London. As to theatres, there is much to be said pro and con. When it comes to acting Shakespeare, the English make most of our actors seem like amateurs. But then, why shouldn't they? There is hardly a moment when Shakespeare does not hold the London boards, which gives an enormous experience to their actors. In modern comedy they go in for more of the sentimental than would be accepted in America, and their musical comedies, on the whole, seem terribly "slow." And in the matter of production, I have never seen anything that resembles Belasco's genius in London.

There are many little customs pervading the English theatre which seemed very strange to us at first. To begin with—the pit. That is a survival of a centuries-old institution, and whatever is old is good—in England. Half of the orchestra floor is fenced off in the middle, and in front of the fence every one is supposed to be a "gentleman" or a "lady," while back of the railing you are merely "the rabble." But the difference in price is quite astonishing—two dollars and a half in front and fifty or sixty cents behind. One afternoon Helen and I ran away and tried the pit for ourselves. We liked it immensely, only everybody kept their hats on. Then they have a little way of selling programmes for sixpence (twelve cents), and of permitting charity collections to be made among the audience, which jarred on us a bit. And at matinées all the women wear their hats throughout the performance.

We have explored all the queer places we or our friends ever heard of, and I'm sure we've seen things that a great many of the oldest inhabitants don't know much about. One day last week we girls coaxed father up to take us to a tavern, or some such place, called "Dirty Dick's." *Never* mention this to mother, as we didn't dare tell her. It was a very famous haunt a hundred and fifty years ago, and received it's name from the habits of the proprietor, who used to serve his patrons with very dirty garments. At least, the tale is something like that. And in this place they have a friese around the wall of dead cats and rats, and all such interesting objects. We had a bottle of champagne, and I'm sure we never drank it before in such weird surroundings. One of the rules of the place is that you can never have two orders at one time. If you have a bottle of wine you must go out and come back again before you can order another.

We Americans have a way of liking queer old things for no reason at all, which is rather inexplicable to our English friends.

One more letter, Auntie dear, from the city of fog! And there are so many things I haven't touched on, but we're off for Paris in another week. We have certainly seen much and thought a great deal in "Merrie England," and not least amongst the things we have learned is what our neighbours think of us. If I started on that subject it would be a letter in itself. And time does not permit. With love and more love, from

Peggy, the Wanderer.

TWELFTH NIGHT CUSTOMS.

Twelfth Night customs have, for the most part, died out, but in country villages may still be found some remnant of the old festivals and ceremonies, such as the lighting of one large and twelve small fires on the eve of Twelfth Day, in commemoration of our Lord and the twelve apostles. The name, "Twelfth Day," dates back, I believe, as far as the time of King Alfred, who established the twelve days after Christmas as holidays, these days being dedicated to the apostles.

In olden times it was the custom to draw for a king and queen of the Twelfth Day ceremonies by lot; children also followed the custom, the lots being drawn with beans. In Lincolnshire until the eighties a dance, called the Cake Ball, was given on Twelfth Night—and for all I know the custom may still exist—at which the choosing of a king and queen by lot was kept up. In France, too, the same sort of thing prevailed formerly, the sovereign thus elected being called "*Le Roi de la Fève*"—which recalls the proverbial phrase for good luck, "*Il a trouvé la fève au gâteau*" ("He has found the bean in the cake"). Possibly the origin of the English belief in the bean as an emblem of luck may be traced to the ceremonies alluded to, the "lucky" bean being a favourite pendant to a neck-chain or bracelet. In the reign of Edward III. the title of "King of the Bean" was conferred upon one of His Majesty's minstrels.

In Pembrokeshire, on Twelfth Night, carol-singers used to carry about a wren, secured in a ribbon-bedecked cage—sometimes a stable lantern served the purpose—going from house to house and announcing their arrival by singing "The Song of the Wren," a copy of which I happen to have by me. The wren's visit was a source of much amusement to children and servants. Sometimes two or three wrens would be caged together, and their little house always had at least one window. Old Burgundian customs also included carol-singing in honour of the 6th. On the eve of Twelfth Day children went round to the various houses chanting the following lines:—

Le Gateau des Rois.
Pour Dieu, pour Dieu, donnez-nous la part à Dieu.
Dieu bénisse le couteau, qu'il en coupe un bon morceau,
Dieu bénisse la fourchette, qu'elle en donne un' bonn' liquette (lèche).
Pour Dieu, pour Dieu, donnez-nous la part à Dieu.

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(Send this form or a postcard mentioning this paper.)

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J. 2906. C.A.A.

BULL'S EYES.

Consequences:—
Master Lord.....met.....Master Commoner.....at Westminster School. Master L. said, "What's the solution?".....Master C. said, "Dis-solution, for you."..... The consequnece was.....Master L. took his coat off..... And the world said, "The spirit is willing, but the flesh is weak."

.....

A Moderate paper.....met.....a Progressive paper .....in print.....The M.P. said, "Blind by order of the L.C.C."..... The P.P. said, "That's all my eye."..... The consequence was.....the *Daily Mail* saw *Stars*..... And the world said, "What's that about a pot and a kettle?"

.....

The New Year.....met.....the Old Year.....in the nick o' time.....The New Year said, "And what have *you* done?".....The Old Year said, "Given birth to John Bull and 'Witty Cur's Almanac'".....The consequence was.....the New Year felt snubbed.....And the world said, "Never mind, my boy, *you're* going to treble their sales."

Some Unfounded Rumours:—
That the Lords' epitaph on the Education Bill was "R.I.P. (Returned In Pieces)."

.....

That "Witty Cur's Almanac" is out of print already.

.....

That the S.P.C.A. intends to proceed against racing owners for "scratching" their horses.

.....

That the Channel Tunnel is the latest bore.

.....

That the recent crisis will not prove a Liberal education for the Peers.

.....

That the Suffragettes were Holloway for Christmas.

.....

That the author of "Witty Cur's Almanac" hails from the Isle of Dogs.

New Year Resolutions:—
The *Daily Mail* should take the oath.
Mr. Birrell should make friends, for a change.
The L.C.C. should take other things into account.
Mr. Lever should not sell "on Trust."
Worcester should vote straight, lest there be wuss ter follow.
Miss Marie Corelli should give us peace, instead of pieces (of her mind).
Pawnbrokers should take the pledge.
"Weary Willie" should be on the Spree a little oftener.
Publishers should get ahead of the *Times*.
The French Government should cultivate a more Catholic taste.
Millionaires should give "the best policy" a fair trial.
The Suffragettes should not display quite so much "jail us"(y).
The Peers should try and get accustomed to short Commons.
The *Daily Mirror* should try to be reflective.
All the world should buy "Witty Cur's Almanac."

Everybody is sick of the Education Bill, but it will have to be brought up again.

"Can the voice be photographed?" According to the *Standard*, two French scientists give an affirmative answer in the "negative."

A newspaper report is headed "Discharges at Woolwich." No "big guns," of course.

A registrar died recently who had officiated at over 5,000 marriages. He has a lot to answer for.

"On the Side of the Angels," at the Royalty. The "gods," of course, but what about the "pit"?

Motto for "Witty Cur's Almanac": "*In vino veritas* (in the right vein)."

The jury-box at the new Old Bailey is said to be draughty, and several prisoners have complained of a chilly sensation in the dock.

"The Kaiser Dissolves" appeared on a news-bill last week. Into tears, no doubt.

Last week a motor-'bus tried to enter a milliner's shop. The vain thing wanted a new bonnet.

The attempt on the life of the Governor of Irkutsk failed owing to the faulty construction of the bomb. The firm of bomb-makers excuse themselves by saying that the rush of orders is so great that they cannot guarantee best workmanship.

The latest Channel tunnel scheme sets forth that half of the new tube shall be owned by England, half by France. Should complications arise "John Bull" will be at liberty to say, "Well, mon ami, I don't know what you are going to do with *your* half, but I'm going to flood *mine*."

It is rumoured that several defeated Progressive candidates are applying for relief from the Unemployed Fund.

Sir W. J. Collins, M.P., would like to see a diving-board erected on the Terrace, and a Parliamentary Swimming Club formed. Artful man! He is looking forward to the time when mixed bathing will be possible!

Congratulations to the great B.P. on the wonderful bargain they have secured in the new War Office. According to the *Daily Telegraph*, seventeen million tons of cement and twenty-six million tons of Portland stone were used in its construction. And all for £1,000,000. How do they do it at the price?

In the new War Office there are a thousand rooms. In the old building and its dependencies the total was only 650. The number is vouched for by a young officer, who boasted that he had visited them all. He was inquiring the name of a friend's regiment.

At the Bethnal Green Coroner's Court recently half of the jury were Russians or Poles, two of the doctors were Indians, and the remainder Bethnal Greenlanders.

What can the "Municipal Reformers" be thinking about? Here are the L.C.C. trams across Westminster Bridge and on the Embankment, and the danger to the Abbey and Cleopatra's Needle is not so much as hinted at.

The heading in a contemporary, "Overhead Tramways," is disquieting.

"Whitaker's Peerage, etc.," must not be mistaken for "Witty Cur's Almanac." One is for 1907, and costs 3s. 6d.; the other is for all time, and costs 6d. Have you ordered one? What!?!

Mr. Stead's opinion of the *Daily Mail* Year Book is advertised: "It is a very extraordinary production, and deserves all that can be said of it." We wonder what he really meant?

In a case at Birmingham to restrain bees from molesting it was accepted by the judge that a bee is entitled to its first sting. If it registers its name and address after, well and good, but we see a difficulty in regard to identification.

Alderman Nettlefold says that Birmingham wants more lungs. London is the heart of the Empire, and yet G.R.S. failed in his endeavour to form a League of Lights.

According to a pessimist, the time is not far distant when the turkey will take its place beside the dodo. We should like to know the quotation for dodos at Leadenhall Market.

For several years in succession a gentleman has called at the Church Army office and handed the cashier a bank-note for £1,000. Our cashier is anxious to meet him, and offers a copy of "Witty Cur's Almanac" FREE!

We do like these moral stories in the *Daily News*. A child was watching a man delivering coals, and the horse started, resulting in a sack of coal falling on the man. "He was such a kind man," said the child. "He didn't hit or kick the horse; he sat down on the pavement and talked to God about it." If this had appeared in the *Freethinker* we suppose the unco guid would have howled.

The Big Wheel is to be converted into receptacles for biscuits, tobacco, etc. It dies game, making tin to the last.

"The Treasure of Earth"—"Witty Cur's Almanac."

"Suffragette" writes to the *South African Review:* "Woman ate the apple in the Garden of Eden, and she has been eating the leek ever since." Now she is having skilly.

We take the following from the *Evening News:*

"There have been so many great Englishmen that it is very difficult to select the ten greatest of them, but excluding living persons, I think the following is a fairly representative list:—Bacon, Cromwell, Milton, Newton, Nelson, Wellington, Darwin, Dickens, Gladstone, and Beaconsfield. ALGERNON ASHTON.
Hamilton Gardens."

But surely these count eleven?

The opportunity to subscribe for a Harmsworth Atlas expired last Tuesday. A merry Christmas, after all.

The *Evening News* says that we may acquire "tone from our valets, courtesy from our cooks, and tact from our 'tweeny girls." And polish from our boots?

Mr. Fordham has just held that a man may kiss a girl under the mistletoe, providing she does not object. We prefer kissing her under the nose.

The Secretary of the Royal Southern Hospital says that a patient had in five operations been relieved of 228 plum stones, 28 cherry stones, 90 grape seeds, and 12 "extras." He evidently lived in a glass house.

We learn from a contemporary that 700 cases of eggs, after travelling 13,000 miles from South Australia, have arrived safely in London. The London County Council candidates are getting ready early.

A spicy seasonable dish is Witty Curry. It's bully—in fact, John Bully!

The "Celtic" from New York to Liverpool brought 4,032 sacks, and the "Majestic" from Liverpool to New York carried 4,568. Can one wonder that there are so many unemployed about?

There is yet another party to be reckoned with politically now—the Corelli band of between 40 and 50 male voters at her beck and call.

Russia's curriculum is the Witté Curriculum, as well as John Bull's.

Sir James Crichton Browne says insanity is largely a preventible and curable disease. If you're frightened, procure a Witty Cur.

God created horses for the use of mankind; the devil invented motor-cars for the destruction of men, so says the Shrewsbury coroner. He is a witty cur.

According to M. Paul Deschenal, the *entente cordiale* is the pivot of our foreign policy. We thought it was something nice in a bottle.

A certain number of publicans and their wives are teetotalers, it seems. We'd probably not touch their stuff either if we were in the know.

The first remark Lady Violet made to Mr. Watt on his liberation was "Watt do you think? Witty Cur's Almanac will soon be out, too!"

John Burns has given up Bradshaw, and can't go anywhere without his Witty Cur.

For veracity Leeds leads. A local constable in giving evidence, said he had timed a chauffeur who was going at the rate of 1,386 miles an hour. We would not mind a similar car.

The Porte has given whey to France as to the punishment of the Kurds.

John D. Rockefeller is constructing an artificial lake on his country estate near New York, for the purpose of skating. He has always stood on thin ice.

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Popularity Proves Superiority.

Lipton's Teas Excel All Others.

DRINK AND ENJOY

LIPTON'S DELICIOUS TEAS

Direct from the Tea Gardens.

THE BEST. 1/9 THE BEST.

NO HIGHER PRICE.

LIPTON'S SPECIAL

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WONDERFUL VALUE. 1/6 A SPLENDID TEA.

BETTER THAN OTHERS' "BEST."

RICH, PURE TEA

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Buy from the Growers,

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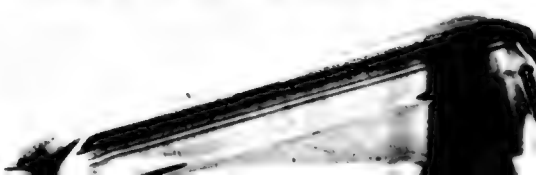
BRANCHES AND AGENCIES EVERYWHERE.



A woman has just obtained a verdict for £3 damages against a railway company for causing her to miss a boat to Canada, and thus lose her husband's society for two years. Cheap!

A man named François Bullotoo killed his wife, mother, and nephew at Fontenette, last week, because they refused to give him money for drink. The public hangman is, however, going to give him a good drop.

Some of our hard-worked adages might be revised. Mr. Frank Flint, of Iowa, while enlarging a well on his farm, dug up an iron cask containing £9,000. Supposing he had "Let well alone"?

JOHNNY!

By A. C. Menzies.

"I say," screamed Johnny over the fence, "we're the new people, d'you hear? We're the new people, I say!"

The lady addressed paused in putting her washing on the line and looked at him.

"Yes, an' you tell the other lady there, too," he went on, pointing in the direction of the next-door neighbour to Mrs. Smith, who was on a chair with her mouth full of clothes pegs. "I tell you we're rummuns. That's what the neighbours used to say. Say, we left the last place 'cos it was too hot for us, father says, but mother says it was becos we got the cold shoulder everywhere. They couldn't both be right, could they? I think myself it was 'cos the tradesmen was all so rude an' wanted money for every little thing. You didn't see us move in, did yer? 'Cos why? We came in the dark, that's why. Mother said it was a good thing none of the neighbours wouldn't speak to us, as we hadn't to tell 'em where we was goin'. Have you anything in yer front room? We 'aven't, only curtings. I 'spect the tallyman 'll be after us for 'em, though. My father keeps 'is teeth in a glass all night, an' mother says he keeps 'em in one all day too, an' that's why we 'ave to shift so often. I've been tryin' to smell yer oven all the time, but I'm afraid yer mean. I shan't talk to yer if yer don't give me things. Cakes an' apples an' pennies is wot I like. The lady next door used to give me lots till mother kept gettin' a lend of things an' forgetting to pay back, though I used to remind 'er, an' she'd only slap my face. I'm on the same game here, an' that's why I'm tellin' yer in time not to lend mother anyfink. She——"

"But," said Mrs. Smith, who had been exchanging glances with Mrs. Jones, "your mother isn't likely to come to me for anything."

"Isn't she, though! Yah! I 'eard 'er tell father arter she took a look at you through the blind that you looked soft enough for anythin', an' she'd no doubt she'd nurse yer through the winter all right. I think as it's the other lady, though, as she'll nurse, for she said she was as ill-lookin' a piece as ever she see."

"Did she?" snarled Mrs. Jones, angrily. "Where may she be now, pray?"

"Gone to pawn father's trousis, 'cos it took all our oof to pay the van. I'm not to tell you that, though. Mother says as I give all their business away, but she's tellin' a orful whopper, for I never gave nuthin' away in my life."

"You had better go in, or she'll catch you speaking to us," said Mrs. Smith.

"I've put the bolt up, an' she'll 'ave ter knock. Say, which of you has a mangle? We always use the neighbours' mangle till they get the hump of us. I'm ter find out an' tell mother. My father owes my grandfather eighty pounds. He wishes it was a hundred."

"Here's a penny for you, Johnny. Your information's worth it," said little Mrs. Smith.

"Right oh," said Johnny. "I guess you is a soft 'un. Don't forget I likes cake"——here a tremendous knocking interrupted him, and as he leisurely sauntered to the back door he remarked, "Mother's in a temper. Hasn't had no luck at uncleses. That's why. So long."

His father and mother are still having cold shoulders and warm weather.

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Established 1851.
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2½ PER CENT. INTEREST
allowed on Deposit Accounts.
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on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
G. F. RAVENSCROFT, Secretary.

JOHN BULL'S LETTER BAG.

[John Bull *replies to some of his numerous correspondents.*]

Miss Charlotte Mansfield, the authoress of "The Girl and the Gods," wishes it to be made known that her work is not a theatrical one, but is "a daring society novel." We are afraid she does not even yet see the joke—poor as it is.

T. H. (London) was disappointed with "Hale's Tours of the World," in Oxford Street, and now amuses himself by lingering outside of an evening for the purpose of comparing the expressions on the faces of people before and after they have been in. T. H. must be a queer sort of a fellow. Why not take a real tour round the world?

"Veritas" (London) wishes to learn the art of advertisement writing. Our advice is to study the advertisements in the newspapers and on the hoardings, and apply his own ingenuity to the work. We do not think any so-called "school" can be of much service to him.

B. S. (Forest Gate) has had soap from the Nutriola Company, and is thoroughly satisfied. We are delighted to hear it.

"East Aberdeen" (Peterhead) was being pressed by his wife to buy her a hat which adorned a milliner's window when he observed a copy of John Bull in the window of the next shop, and like a wise and careful East Aberdonian he bought her that instead!

J. Bullite, Jun. (Hyde Park).—See our advice to Veritas *re* becoming a professional writer of advertisements. Thanks for suggestion, but we have no "fivers" for ideas.

J. B. M. (Leicester) is "often asked what our politics are, and is hanged if he knows." Shall we say, to slightly paraphrase some well-known lines, our political aim is to expedite the arrival of a time "when the rich will love the poor, and the poor will love the great, and none are for Party, but all are for the State"?

A. P. (Bradford) waxes very wroth with us for referring to Hoggenheimer's 5-ton motor car. He is also, apparently, horrified at the idea of a motor 'bus on rubber tyres. If A. P. will give us a call when next in town, we shall be happy to show him a specimen of each. He tells us that "the other night he saw a man chuck John Bull aside, saying, 'I can't read any more of that rot.'" So have we—the poor chap was in a fit—of laughter. He had just tackled the column of "Bull's Eyes," and they were too much for him, but when he came round we are happy to know that he tackled the next column. A lot of our readers are taken this way.

D. M. (Birkenhead) says he paid a first instalment of 7s. 6d. to the Westbourne Furnishing Stores, 262, Harrow Road, London, and then received an agreement of which he did not approve. He returned it unsigned, and demanded the return of his money, as the Company's order sheet undertakes to return the first payment "if the transaction is not carried out." Perhaps by this time he has received it.

Law Clerk (Worcester).—We know nothing either for or against the London School of Law, Old Serjeant's Inn, Chancery Lane, but its object appears to be a laudable one.

F. J. C. (Victoria Docks) sends us a pamphlet headed "The Unemployed Problem Solved," and the solution we find to be—the Shoreham to London Ship Canal! The project, we are told, will probably cause £30,000,000 to be spent on labour. A mere bagatelle.

Murray (Birmingham) asks us to award a biscuit to Mrs. Walker, of Christchurch, Somerfield, Birmingham, who rewarded a little child with a penny for bringing back a bag containing £8 in gold, and several P.O.'s. No doubt Mrs. Walker thinks that virtue is its own reward.

M. W. L. (Dalston).—We know of no book likely to assist you, and you will find considerable difficulty in conducting such a business on the lines proposed.

W. G. (Bramber) asks whether, in making up his Income Tax return, he should include his winnings on horse-racing. Lucky chap to have had any! Yes, he must include them. The law does not recognise racing, but it insists upon Income Tax being paid upon any profits made out of it—and also upon a stamp being affixed to receipts for racing debts.

Retlaw Tyke (Barnsley) took a friend with him the other night to buy a copy of our journal, but it was not until he came to the ninth shop that he failed to get the same answer, "Sold out," and even in this case he was told that he and his friend had got the two last copies. The Barnsley people know a good thing when they see it.

J. W. (Cardiff) directs our attention to the large number of cases in which juries disagree, and second and third trials become necessary. He pleads for taking the verdict of the majority, and also for the Scotch "Not proven" verdict. There is much to be said for both contentions, but the majority should be a three-fourths one, at least.

C. F. W. (Poole) takes us to task for saying that most of the money which the late Mr. George Herring left to charities was made by betting, and by way of refutation he refers us to a statement by "Larry Lynx" to the effect that Mr. Herring's fortune was "initiated" on the Turf, to be built up, later on, in the City. We will not quarrel with C. F. W., who is of a subtle turn of mind, and sees, apparently, a great distinction between a charity accepting a portion of a fortune "initiated" and one exclusively made by betting. It is common knowledge, however, that Mr. Herring retired from the Turf with a big "pile"—and all honour to his memory for the use he made of it.

A. G. (Ball's Pond Road).—As we are not qualified to give medical advice we cannot say whether the Ajax Dry Cell Belt will be beneficial, but if electrical treatment will cure A.G.'s complaint, we can, from practical experience, say that the Ajax belt generates an appreciable current.

H. J. G. E. (Forest Gate), "WELL SATISFIED" (North Finchley), G. H. (Leicester), J. H. H. (Blackheath), R. S. L. (London), and many others, write us stating that Hapgoods have procured them situations. As they will have seen, we have already dealt somewhat fully with both sides of the question raised as to the *bonâ-fides* of this firm.

C. H. (New Kent Road) asks us "whether the snowball scheme is still legal or not?" We gather that C. H. refers to the sending out of duplicated letters soliciting a few stamps on behalf of hospitals, etc. Of course, there is nothing illegal in this, but, besides being a public nuisance, the scheme is open to gross abuse

W. W. (Maida Hill) says he has "invented a game of table football and also table cricket," and would like to know whether he may use a few rules from the laws of the respective games. Yes, generally speaking, he may, but copyright is claimed, we believe, in such of them—such as "offside" in football—as have been coded by bodies other than those governing the respective sports. The designs of the games should then be registered at Stationers' Hall. We are afraid we cannot tell W. W. who will buy his inventions from him. As a matter of fact, there are several games of this description already on the market, and unless his is a decided improvement, it will not stand much chance of being produced, except at his own expense.

A SOUTHPORT READER sends us three trumpery xylonite hair combs, worth about a penny each (to anyone willing to wear such a quality of article), but which have cost her 1s. 9d. The trick was worked by means of an advertisement in the *Daily Mirror*, which offered to "give away" a "smart French sailor hat, made in straw, trimmed with velvet band round crown, finished with a handsome bow and French quill." The specially alluring parts of this description are printed in larger type than the rest. Upon receipt of P.O. for 1s. 9d. the advertiser promises to send "carriage paid, a pair of the latest Paris Fashionable Side Combs, with a Pompadour to match, and our generous offer of this Charming Hat Free, by return of post. The combs are richly mounted, with gold finish and hand-painted coloured effects. Haute Nouveaute. Send P.O. to-day, as we can only keep this offer open for a short time. Address Osborn Dawson (Dept. 3), French Milliners, 41, King William Street, E.C." Of course, it is the old dodge, perfectly obvious to everyone with any knowledge of the world—and we should have thought in this category might have been included the *Daily Mirror* people—but perhaps the old adage about there being none so blind as those who *will not* see applies in their case The combs are not "richly" or in any other way, mounted, have no "hand-painted coloured effects," but one of them has a common design badly stamped in gilt on the top. The gull receives—not a hat—but the "generous offer," which is, that upon her inducing her friends to send for seven more sets of combs she will receive the hat, and not till then. The amount received by "Dawson" would therefore be 12s. 3d. and not 1s. 9d.

A sequel is contained in the reports in the newspapers of the trial of a man named Calder Milliken, who advertised in the name of "The Cil Costume Company," from the same number in King William Street—a shop where letters are taken in—that upon receiving 1s. and five penny stamps he would forward a "handsome lady's long guard chain, simulation 18-carat gold-cased, over 350 links (a beauty), together with our generous offer of a stylish tailor-made skirt, free." He had apparently received about £25 within a month, but his accomplices of the Press had shared in this booty to the extent of £11. Milliken set up the audacious defence that "every applicant received a chain worth 2½d.," and was "put in the way" of applying for the free skirt under the conditions which were enclosed. He further said the business was quite genuine, "but he had got into two or three weeks' arrears in sending out the things." Sir Alfred Newton sentenced the prisoner, in respect of the three cases then gone into, to six months' imprisonment.

"TETE-TETE" (London) says that he recently took a lady to supper at the Café de l'Europe, Leicester Square, and ordered a bottle of the best Schrzburg "blue label," at the price of 12s., which amount was charged in his bill. Suspecting the quality of the wine, however, and discovering that it was not what he had ordered, but was one priced on the list at 6s., he complained to the manager, and all the satisfaction he got was to hear the waiter severely reprimanded and called upon to return the 6s., which, however, he declined to do. We can hardly understand such a thing happening at a restaurant like the Café de l'Europe, and should like to hear the other side of the story.

F. H. W. (Swansea), when recently in London visited a tailor's shop in Ludgate Hill and ordered and paid for a suit, to be sent on to him by a certain date, which, however, was not done. Unfortunately, he lost the receipt and forgot the tailor's exact name, but wrote us such a detailed description of the shop in question, that we were able to find it and remind the tailor of his forgetfulness.

B. M. P. (Westcliff-on-Sea).—There can be no harm in applying for the return of the deposit.

"CONFUCICUS" (Sheerness) says: "What is the law of this? (1) The Imperial Fine Art Company send you 2s. 6d. photogravures for inspection *without* asking. Can they demand their return? (2) Specimens of Christmas cards are advertised *free*. You send for them. Can they demand their return?" Our answer to the first query is that CONFUCICUS should inform the people with the high-flown name that they can have their goods back upon paying all expenses of packing, postage, etc. He should write without a stamp, as he has none of their money yet in hand. As to question No. 2, the people "can" demand the return of the cards—we infer that they have already done so—but whether CONFUCICUS should take any notice of the demand is another matter. We should not.

A. C. (Stamford Hill).—London is a county, and therefore the London County Council is correctly named. There is also a City of London (known as "the square mile") governed by a Common Council. A very common one.

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RACING NOTES.

BY W. LOTINGA.
("Larry Lynx" of "The People.")

Fatal Rates.
The high scale of rates for officials and the officially enforced advertising has simply killed the executives of all small meetings.

Overdone.
There is undoubtedly too much racing nowadays, and with things at a low ebb, there is unfortunately no immediate chance of improvement.

Watching the "Money."
Don't think that everybody who is standing round a bookmaker is betting. Nine out of ten only have their "mouths open," hampering others.

"Titch's" Maiden Success.
Mason rode his first winner at the Curragh 15 years ago when 12 years old. The name of the horse was Vendal—which is now the name of his residence in Cheshire.

A Ruse.
Are executives entitled to send out as professedly "on the spot" horses which have NOT arrived, and were never intended to compete, for the obvious sake of "bolstering up" the programme?

Different Climes—Different Form.
Give and Take, who was a very bad two-year-old here, and bought for South Africa at £45, won the Flying Handicap at Durban recently, as well as several other good races in Johannesburg.

Orpington, Quassia, and Co.
Many hold the opinion that it is the bad platers who do run consistently, so that form in selling events—especially 'chases—works out very truly to the detriment of bookmakers. Newbury results confirmed it.

Sensible!
In German races there are peculiar conditions, for any horse originally entered and handicapped, and not accepting by a certain date, will then be struck out. Here owners have to declare *forfeit* instead of *acceptance*.

Hypocrisy.
Who is the S.E. London minister denouncing all bookmakers as thieves and parasites, but who never refuses their liberal donations to charities and the church? Is there not a saying anent the "receiver" and the "thief"?

Bulteels, in embryo, encouraged.
In Australia they have steeplechases for what are termed "proved hunters," and in most of these cases amateurs mainly ride. In certain stakes any horse ridden by anyone other than the owner, or his son, has to carry a 10lb. penalty.

The Liberty (?) of the Press.
Racecourse executives always like to get newspaper proprietors amongst their shareholders. In such case nothing, of course, must be wrong at the venue in the eyes of those who represent the issue. But what of the public who support their issue?

Kills their Speed.
I never believe in putting young 'uns over fences midway through the jumping season, especially if they have been a bit unlucky over hurdles. The double game generally "messes them up" altogether, although in France three-year-olds have for long been running in steeplechases.

A Dutch Sportsman.
Chevalier Kattendyke, who was over in England and associated with Escott's stable three or four years ago, is now breeding, training, and running a few horses in Holland, and made several useful purchases at the recent Newmarket sales. When the weight permits he rides them himself.

What Owners of Handicap Horses Like.
Polar Star is the only unbeaten high-class juvenile, and his owner, trainer, and jockey all agree that the chestnut has been extraordinarily underrated. Whenever he had won his races it was said that he had either "beaten nothing," or those with reputations had been "unlucky" against him.

No Honour in One's Own Land.
An anomaly in the racing world is that while we think our own jockeys so moderate that a Frenchman had to be sought to ride Troutbeck in the Leger—and similar cases are frequent—yet all foreign owners are clamouring to retain ANY ONE of thirty of our front rank, and continuously making them tempting offers to go abroad.

Kempton.
Simply *everybody*—not out of town—will want to go to Kempton on Boxing Day. It is a fair card, and, moreover, we are to have still further improvements in a 2s. return fare from Waterloo, a military band, and 1s. admission charge. It is obvious that race executives—with Walter Hyde as one of the popular pioneers—recognise the needs of the times.

The L.A.C.
The London Athletic Club Bohemian Concert, which was such a huge success last year, is to be repeated, and held on Monday, January 14, at the Criterion Restaurant. Again a splendid and particularly high class programme has been entirely arranged by Mr. Herbert Jewell, while one of the most famous athletes of his day, in the popular Harry Venn, will be in the chair. It behoves all L.A.C. men—past or present—to support this function.

Emulating French Owners.
Both Roseate Dawn and Round Dance were bought for jumping, and will appear under colours late in the season—in fact, Round Dance is also to be nominated in steeplechases. Among the best recruits to the winter game will also be St. Day, Kolo, Merry Moment, Given Up, Persister, Laveuse, Pretty Dick (whom Lord Sefton bought purposely), the disappointing Carnegie, Song Thrush, and the one-time crack Union Jack.

More true sport, and incident.
There is much more to write about in jumping; so much can happen whilst "they" are "going round" two or three times in contrast to a five furlong dash, when, if you happen to turn your head you have to ask, "What won?" What can there be to write about when it is simply off and a skelter home? There is bound to be more "body," originality, and personal matter in one's screed anent the jumping—the men, horses, and their doings!

'Chasing a Stepping Stone.
Major Eustace Loder, one of the leading owners of the year, not only (as in the case of many patrician patrons of the turf) started his career with jumpers, but for several seasons ran three or four horses at the most trivial Hunt meetings. The first to carry the colours, which he now still adopts, were military horses running at such places as Edenbridge, Hawthorn Hill, and Towcester, and which Captain Crawley used to ride. W. Mumford then trained the horses, one of which, Sir Rowland, won at Hawthorn Hill, finishing the race with his leg through the reins.

Rivals, not Relatives.
Herbert Mason, the jockey, no relation to the better known "Titch" Mason, is the son of Henry Mason, the youngest of the four famous brothers so well known years ago in the steeplechasing world. One of them was Jem Mason, of Lottery fame, and another Tom Mason, the owner of Miss Mowbray, Peter Simple, and British Yeoman—the two former both Grand National winners. Another brother, Newcombe, of Hendon, is well-known to all regular racegoers. H. Mason is a fine horseman, with the most perfect hands, and he will uphold the family prestige.

The Birch Fund.
It will be gratifying to admirers of a fine horseman, and sympathisers with a great sufferer, to know that the unfortunate jockey's condition is improving, so that the necessary crucial operation will shortly be possible. That Birch will never again ride is a certainty, and, therefore, with regard to his future I am pleased to be able to say that the fund so far collected totals about £400, to which I would ask—especially from the racing forces—still further contributions. Under all circumstances it is not expedient for the moment to publish the list of subscribers, which, however, I will do in the near future.

The Risks are Too Great.
Steeplechase jockeys are, in consequence of recent events, all endeavouring to see to their insurances, but find it almost invariable that either outrageous premiums are asked or that companies will not accept them at all. Those who have been insured even for years have been refused a continuance. The extraordinary part is that companies will grant policies to jockeys and allow them to "school"

horses, ride hunting or point-to-point races, but not in actual steeplechases. Another insurance corporation more enterprising is endeavouring to arrange to accept all such risks, and I think I could ensure them plenty of business.

Versatile Jockeys.

Very few jockeys can claim the distinction of having won a hurdle race and flat race as successive events, and on one day. However, Dave M'Guigan (who rode the winner of a recent South African Grand National) accomplished the feat at Carlisle on the same day some four years ago. He gained the Hurdle Handicap on Forcemeat, and then a five-furlong race on Sister Sarah, the latter race being the last occasion on which he could claim the 5lb. apprentice allowance. The hurdle race he won by a head, and the other also by superb jockeyship. He is now riding with success in South Africa under both codes, so his record will take some beating, as he can ride at 8st. 12lb. Another north-country jockey who has performed the feat is H. Caley, who once won the two opening races, a selling hurdle and selling sprint, at Catterick Bridge, and the late R. Woodland on Fiddle and I and Volcano one Easter Monday at Kempton.

Unfair to Bookies.

Apropos of the recent disqualification of Cissy's Revel there is continually occurring in racing a matter anent objections which entails upon the ring the most unfair losses. I refer to the disqualification of a winner upon a protest lodged *subsequent* to the few minutes following the race. In many instances when a horse is disqualified some days afterwards it means that bookmakers—especially the little men who can least afford it—must pay out over what is termed "two" winners—that is, they have already settled all cash bets made on the course, but have subsequent to the disqualification of the winner to pay again to their clients who bet upon credit, over the actual recipient of the stake. They have no possible chance of recovering the monies paid away to those holding tickets who are mostly utterly unknown to them. Such a case might very easily be ruinous to the most straightforward and honest among bookmakers, who—having no chance to guard against it, are yet liable to being ruined or warned off by the racing laws. My suggestion would be that, in all such cases cash bets in every ring should be paid or received upon the "all right" being called, but that such law need not affect or apply to those betting upon credit who are therefore known. All men who wager upon the "nod" in Tattersalls are governed by the recognised sporting club laws, but there is nothing to control cash bettors, which practically means everybody in the smaller rings. In default of the authorities taking any action why do not the bookmakers who have a cash business combine and make such understood?

An Urgent Reciprocal Need.

When Captain Noel Money bought Roseate Dawn at 2,200 guineas at Newmarket recently, it was his intention to put the horse over hurdles, but wiser counsels may eventually prevail, although the horse has been nominated in jumping races. The young sportsman—a welcome addition to our turf—has in his earliest attempts met with the most horrible ill-luck, the outcome of an unfortunate oversight and hardly his own fault. Captain Money is a very wealthy man, and yet unknown to him his name had been placed in the Indian Forfeit List for a few sovs. In consequence, several horses of his which had recently won good races here were disqualified. Apart from the exasperation, the loss of the stakes, and fruitless exposure of his horses, the whole thing calls for denunciation of the principle involved, whereby a man well able to pay his forfeits is not made aware of them, although, as was obvious in this case, *someone* knew of the default. My contention is that these matters should be brought to the notice of the debtors, and only failing their liquidation of such, should disqualification ensue. Many men might inadvertently—or, as was the case now, innocently—become involved in a subsequent minor forfeit for 2 or 3 sovs., and yet their nominations for valuable stakes at heavy fees in other races from the outset be void so far as chances of success go. In India men are placed in the "Forfeit List" for non-payment of their racing club subscription, and if anyone leaves the country and has omitted to resign, it is very probable that the oversight brands him incapable of nominating horses—or, anyhow, winners. Except in such cases it is somewhat difficult to see how default could arise, seeing that in India, no matter who the nominator, the entry fees in full MUST be paid at the time of nomination. I would further strongly urge that if these vital matters can affect racing in other countries through reciprocal agreements, the "Forfeit Lists" should be ACCESSIBLE in EACH of those countries. Our own Registry here should be an inquiry office concerning such matters, and a man ought to be able to inquire of Messrs. Weatherby (on payment of a nominal fee) as to whether he himself or any horses which he may buy, are in the "Forfeit Lists" of *any* country—or eligible to be nominated. In default of this an enormous injustice might be done to any buyer of bloodstock—especially seeing what a vast amount of inter-colonial importation and exportation is now followed.

Prophetic.

Although he is put quite at the top of the handicap, and is not well adapted to carrying weight, BARON CRAFTON will go very close—if the ground keeps firm—either at Kempton or Hurst Park. At Sunbury we must follow QUEEN'S SCHOLAR in the Steeplechase Handicap, the question of the going affecting her even more than Colonel Birkin's horse, while the Newmarket-trained GALE ran quite well enough at Lingfield to go close for the Mortlake Plate. ATTRACTOR will win at Hooton Park.

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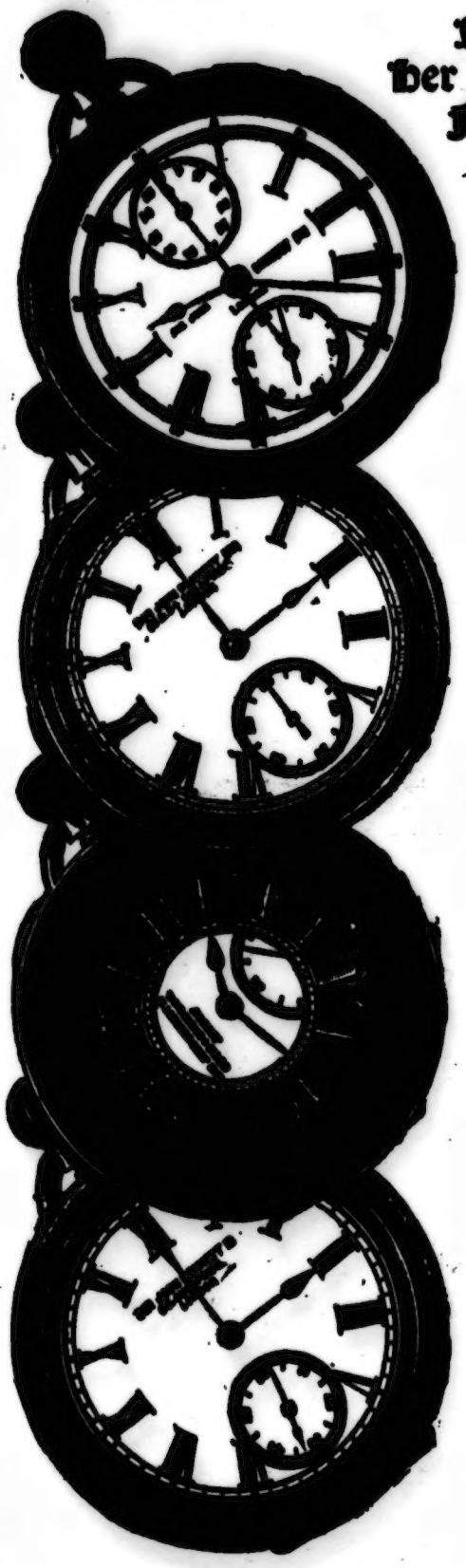

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Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. GREENBERG & Co., Ltd., Advertisement Contractors, 50, Chancery Lane, London, W.C. Telephone: 212 Holborn.